

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:)	Chapter 11
)	
RALPH ROBERTS REALTY, LLC, <i>et al.</i> ¹)	Case No. 12-53023
)	(Jointly Administered)
)	Judge Thomas J. Tucker
_____)	
RALPH ROBERTS REALTY, LLC,)	
)	
Plaintiff,)	
)	Adversary Proceeding No. 12-_____
v.)	
)	
JON SAVOY, ARNOLD HASSIG a/k/a)	
BUTCH HASSIG, ADAM HASSIG, PRIME)	
RESIDENTIAL PROPERTIES GROUP, LLC,)	
RYAN RESIDENTIAL PROPERTIES GROUP,)	
LLC, ADAM RESIDENTIAL PROPERTIES)	
GROUP, LLC and 1836 BRYS, LLC,)	
)	
Defendants.)	
_____)	

COMPLAINT FOR TURNOVER OF PROPERTY OF THE ESTATE

Ralph Roberts Realty, LLC (the "Plaintiff"), by and through its attorneys, Gold, Lange & Majoros, P.C., for its Complaint for Turnover of Property of the Estate (the "Complaint") against Jon Savoy (the "Defendant") states as follows:

Jurisdiction

1. This is an adversary proceeding in bankruptcy brought by the Plaintiff pursuant to Bankruptcy Rules 7001(1) and 7001(9) for a declaratory judgment and turnover pursuant to 11 U.S.C. §§541 & 542.

2. This court has jurisdiction over this matter pursuant to 28 U.S.C. §157(b)(2)(E) and 28 U.S.C. §1334.

¹ This case is jointly administered with the case of Ralph R. Roberts, Case No. 12-53024.

Facts

3. Ralph Roberts Realty, LLC and Ralph R. Roberts (collectively, the “Debtors”) filed the above-captioned Chapter 11 cases on May 25, 2012.

4. This Court entered an order jointly administering the Debtors’ cases on May 31, 2012.

5. The Office of the United States Trustee appointed the Official Committee of Unsecured Creditors (the “Committee”) on June 21, 2012. The Committee retained Carson Fischer, PLLC as counsel and this Court authorized that retention on July 31, 2012.

6. On December 6, 2012, the Debtors filed their Fifth Amended Combined Joint Chapter 11 Plan and Disclosure Statement (the “Plan”). The Court granted preliminary approval of the Debtors’ disclosure statement on December 6, 2012.

7. The Plan is based around an auction of the Debtors’ business assets. The Debtors’ business is based on three revenue streams: (1) commissions, (2) property acquisition fees, and (3) investor splits (whereby the Debtors are entitled to a percentage of the net profit upon an investor’s sale of an investor-owned property).

8. In order to generate these three types of revenue, the Debtors track and evaluate real property in Wayne, Oakland, and Macomb Counties that is scheduled to go to sheriff’s sale as well as generally listed properties. The Debtors then determine whether a tracked property is subject to a bankruptcy or whether it may be undervalued. Once the Debtors have made this determination, the Debtors provide this information to their pool of investors to determine whether any are interested in bidding on one or more of the properties at upcoming sheriffs’ sales.

9. Once an investor determines that it is interested in purchasing a property, it becomes obligated to Plaintiff in the amount of \$5,000, which represents the property acquisition fee charged by Plaintiff for its services in locating, tracking and recommending a property for purchase.

10. Plaintiff, through its agent, Mr. Roberts, acting on behalf of the interested investors, then bids on the investor's behalf at the sheriff's sale pursuant to the investor's advance instructions.

11. If Plaintiff, as the investor's agent, is the successful bidder at the sheriff's sale, the sheriff then issues a sheriff's deed for the property naming the investor (or an entity formed by the investor) as the purchaser and owner of the property.

12. Upon the purchase of the property by an investor, the investor agrees that it will, upon sale of the property (1) use Plaintiff as its listing broker for the property, (2) pay Plaintiff a commission upon the sale of the property and (3) pay Plaintiff a specific percentage of the net profit from the sale (after the payment of the investor's initial investment).

13. Defendant Jon Savoy is an individual residing at 5461 Timber Bend Drive, Brighton, MI 48116.

14. Defendant Arnold Hassig a/k/a Butch Hassig is an individual residing at 37363 Fiore Trail, Clinton Twp., MI 48036.

15. Defendant Adam Hassig is an individual residing at 42531 Pinehurst Drive, Clinton Twp., MI 48036.

16. Prime Residential Properties Group, LLC is a Michigan Limited Liability Company with a principal place of business located at 100 Galleria Officentre, Suite 401, Southfield, MI 480334.

17. Ryan Residential Properties Group, LLC is a Michigan Limited Liability Company with a principal place of business located at 100 Galleria Officentre, Suite 401, Southfield, MI 480334.

18. Adam Residential Properties Group, LLC is a Michigan Limited Liability Company with a principal place of business located at 100 Galleria Officentre, Suite 401, Southfield, MI 480334.

19. 1836 Brys, LLC is a Michigan Limited Liability Company with a principal place of business located at 100 Galleria Officentre, Suite 401, Southfield, MI 480334

20. Upon information and belief, Mr. Jon Savoy, Mr. Arnold Hassig and Mr. Adam Hassig are equal partners in the above four business entities: Prime Residential Properties Group, LLC, Ryan Residential Properties Group, LLC, Adam Residential Properties Group, LLC and 1836 Brys, LLC (collectively, the Entities, and, together with Adam Hassig, Arnold Hassig and Jon Savoy, the “Defendants”).

21. Mr. Savoy, Mr. Butch Hassig and Mr. Adam Hassig all participated in Plaintiff’s investor program as partners.

22. Defendants purchased the following properties through Plaintiff’s investor program:

- a. 50054 S. Jimmy Ct., Chesterfield, MI 48047 (the “Jimmy Property”);
- b. 23795 Teppert, Eastpointe, MI 48021 (the “Teppert Property”);
- c. 32404 Firwood, Warren, MI 48088 (the “Firwood Property”);
- d. 31805 Raymond, Warren, MI 48093 (the “Raymond Property”);
- e. 11147 Irene Ave., Warren, MI 48093 (the “Irene Property”);
- f. 36403 Ledgerstone, Clinton Twp., MI 48035 (the “Ledgerstone Property”);

- g. 50355 Foxcrest, New Baltimore, MI 48047 (the "Foxcrest Property");
- h. 38944 Lowell, Sterling Heights, MI 48310 (the "Lowell Property");
- i. 2630 Antonia, Warren, MI 48091 (the "Antonia Property");
- j. 33221 Duncan, Fraser, MI 48026 (the "Duncan Property");
- k. 7376 Engleman, Centerline, MI 48015 (the "Engleman Property");
and
- l. 29179 Trailwood, Warren, MI 48092 (the "Trailwood Property").

collectively, the "Properties".

23. Defendants agreed with Plaintiff to pay Plaintiff 33% of the net profit upon the sale of any of the Properties.

24. Defendants sold the Raymond Property on May 28, 2010 and paid Plaintiff a commission for its real estate listing services as well as a split of the net proceeds as agreed.

25. Defendants sold the Lowell Property on June 28, 2010 and paid Plaintiff a commission for its real estate listing services as well as a split of the net proceeds as agreed.

26. Defendants sold the Foxcrest Property on June 30, 2010 and paid Plaintiff a commission for its real estate listing services as well as a split of the net proceeds as agreed.

27. Defendants sold the Antonia Property on August 18, 2010 and paid Plaintiff a commission for its real estate listing services as well as a split of the net proceeds as agreed.

28. After the sale of the above properties, Defendants defaulted on their agreement with Plaintiff.

29. Specifically, on or about May 19, 2011, Defendants sold the Ledgerstone Property, failed to pay Plaintiff a commission, and failed to pay Plaintiff the agreed-upon 33% of the net proceeds.

30. Upon information and belief, the net profit on the Ledgerstone Property was \$45,000.

31. Accordingly, Defendants owe Plaintiff not less than \$22,500 with respect to the Ledgerstone Property.

32. On or about July 26, 2011, Defendants sold the Trailwood Property, failed to pay Plaintiff a commission, and failed to pay Plaintiff the agreed-upon 33% of the net proceeds.

33. Upon information and belief, the net profit on the Trailwood Property was \$100,000.

34. Accordingly, Defendants owe Plaintiff not less than \$50,000 with respect to the Trailwood Property

35. On or about October 11, 2011, Defendants sold the Firwood Property, failed to pay Plaintiff a commission, and failed to pay Plaintiff the agreed-upon 33% of the net proceeds.

36. Upon information and belief, the net profit on the Firwood Property was \$56,000.

37. Accordingly, Defendants owe Plaintiff not less than \$28,000 with respect to the Firwood Property.

38. Defendants have also taken a number of actions with respect to the Properties that are prohibited by the terms of their contract with Plaintiff.

39. As an example, on or about April 27, 2011, Defendants entered into a land contract with a third party for the sale of the Jimmy Property, which provides that the sale price is \$50,000.

40. Defendants paid \$16,627.84 to purchase the Jimmy Property.

41. Defendants failed to live up to their agreement to use Plaintiff's services to sell the Jimmy Property on land contract.

42. Accordingly, Defendants owe Plaintiff not less than \$100,500 (the "Unpaid Splits"), which constitutes property of the bankruptcy estate under Section 541 of the Bankruptcy Code.

43. On multiple occasions, the latest of which was July 19, 2012, Plaintiff made written demand to Defendants for turnover of the Unpaid Splits. Defendants refused to turnover the Unpaid Splits.

COUNT I **Declaratory Judgment**

44. Plaintiff restates the allegations contained in paragraphs 1 through 43 and incorporates them herein by reference.

45. Plaintiff submits that the not less than \$100,500 of Unpaid Splits constitutes property of the bankruptcy estate under 11 U.S.C. §541.

46. Plaintiff requests entry of a judgment against Defendants jointly and severally declaring that not less than \$100,500 of the Unpaid Splits constitutes property of the bankruptcy estate under Section 541 of the Bankruptcy Code.

47. Plaintiff further requests entry of a judgment declaring that, with respect to any of the Properties that have not been sold as of the date of this Complaint, not less than 33%

of the net proceeds of such sales constitutes property of the bankruptcy estate under Section 541 of the Bankruptcy Code.

COUNT II
Accounting

48. Plaintiff restates the allegations contained in paragraphs 1 through 47 and incorporates them herein by reference.

49. Defendants have failed to produce copies of closing statements, HUD-1 statements, title company documents or other transaction records that would demonstrate the net proceeds of each of the sales of the Ledgerstone, Trailwood and Firwood Properties.

50. Plaintiff requests entry of an order requiring Defendants to produce an accounting of all funds received from the sales of the Ledgerstone, Trailwood and Firwood properties, as well as any and all documents demonstrating Defendants' costs with respect to such properties.

COUNT III
Turnover

51. Plaintiff restates the allegations contained in paragraphs 1 through 50 and incorporates them herein by reference.

52. The \$100,500 of Unpaid Splits constitute property of the estate which the Debtors may use within the meaning of 11 U.S.C. §541.

53. Pursuant to 11 U.S.C. §542, the Defendants must turn over the funds.

54. Defendants are jointly and severally liable to Plaintiff for not less than \$100,500 under 11 U.S.C. §§542 & 550(a).

WHEREFORE, Plaintiff requests entry of judgment against Defendants, jointly and severally, in the amount of not less than \$100,500 as well as for such other and further relief as this Court deems necessary and appropriate.

Dated: December 11, 2012

Respectfully Submitted,

GOLD, LANGE & MAJOROS, P.C.

/s/ Hannah Mufson McCollum
HANNAH MUFSON MCCOLLUM
Attorneys for Plaintiff
24901 Northwestern Highway, Suite 444
Southfield, MI 48075
(248) 350-8220
hmccollum@glmpe.com
(P67171)

Macomb County Public Records - Full Detail Report W/Community Profile Report

[Previous](#)[Next](#)[Home - Community Profile](#)

Property ID: 1302302019

Property Address: 31805 RAYMOND DR

City/ State/ Zip: WARREN MI 48093-7628

Census Tract: 260200 Block Group: 1

Owner Name: P CUMMING

No Photo Available

Taxpayer Address: 31805 RAYMOND DR

City/ State/ Zip: WARREN MI 48093-7628

City/ Village/ Town: WARREN

Subdivision: MAPLE LANE VALLEY # 03

MLS Area: 03131-WARREN

School District: WARREN CON

Property Category: RS

Land Use: 405

Legal MAPLE LANE VALLEY NO 3 MACOMBCO CONDO PLAN NO 174 BLDG 5, UNIT 19 M DEED L.3537 P.1-38,1ST AMEND

Description: L.3563 P.703-711

Year	Season	Total Ad Valorem	Administrative Fees	Special Assessment	City/ Village / Township	Total Seasonal
2012	Summer	1,626.03	8.70	0.00	0.00	1,634.73
2011	Winter	114.64	0.35	0.00	0.00	114.99
2011	Summer	1,643.71	9.74	0.00	0.00	1,653.45
2010	Winter	75.86	0.40	0.00	0.00	76.26
2010	Summer	1,776.72	10.62	0.00	0.00	1,787.34
2009	Winter	48.54	0.48	0.00	0.00	49.02
2009	Summer	2,086.63	12.20	0.00	0.00	2,098.83
2008	Winter	57.15	0.57	0.00	0.00	57.72
2008	Summer	2,402.04	13.82	0.00	0.00	2,415.86

[Home - Community Profile](#)

Year	Taxable Value	State Equalized Value	Homestead/ Percent	Total Taxes
2012	32,910.00	32,910.00	100.00	1,634.73
2011	37,600.00	37,600.00	100.00	1,768.44
2010	42,170.00	42,170.00	100.00	1,863.60
2009	51,140.00	51,140.00	100.00	2,147.85
2008	60,170.00	60,170.00	100.00	2,473.58

[Home - Community Profile](#)

Grantor	Grantee	Sale Date	Deed Date	Sale Price	Deed Type	Liber/ Page
ADAM RESID PROPS GROUP LLC	P CUMMING	6/4/2010	5/28/2010	55,000.00	WAR/DEED	20288/ 0596
JON G SAVOY	ADAM RESID PROPS GROUP LLC	2/26/2010	2/23/2010	0.00	QC	20152/ 0799
NICOLO J & VICTORIA L MALTESE	JON SAVOY	11/12/2009	10/23/2009	19,901.00	SHER/DEED	20022/ 0208

[Home - Community Profile](#)

Obligor Obligor Record Date Doc Date Amount Doc Type Liber/ Page

12-06131.tif Doc 1 Filed 12/11/12 Entered 12/11/12 17:11:00 Page 10 of 62

REC'D MACOMB CO 09NOV12PM1054
RETD. FOR CORR NOV 12 2009

REC'D MACOMB CO 09NOV12PM0159

9121519
LIBER 20022 PAGE 208



11/12/2009 02:05:14 P.M.
MACOMB COUNTY, MI
CARRELLA SABAUGH, REGISTER OF DEEDS



SHERIFF'S DEED ON MORTGAGE FORECLOSURE

THIS INDENTURE made the October 23, 2009 between Suzanne Meli a deputy sheriff in and for Macomb County, Michigan, party of the first part, and Jon Savoy, 42490 Garfield, Clinton Twp.* , party of the second part (hereinafter called the grantee). *MI 48038

Witnesseth, that whereas, Nicolo J. Maltese and Victoria L. Maltese, husband and wife, whose address is 31805 Raymond Drive Unit 19 Building 5, Warren, MI 48093, made a certain mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns (hereinafter called "Mortgagee"), which was duly recorded in the office of the Register of Deeds of Macomb County in Liber 17281, Page 845, Macomb County Records. Said mortgage is now held by CitiMortgage, Inc. by assignment recorded on May 7, 2009 in Liber 19776, Page 556, Macomb County Records.

WHEREAS, said mortgage contained a power of sale which has become operative by reason of default in the terms and conditions of the mortgage; and

WHEREAS, no suit or proceeding at law or in equity has been instituted to recover the debt secured by the mortgage or any part thereof; and

WHEREAS, by virtue of the power of sale, and pursuant to the statutes of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in the mortgage that the premises, or some part of them, would be sold on the 23rd day of October, 2009, at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County wherein the premises are located; and

WHEREAS, pursuant to said notice I did, at 10:00 a.m., local time, on the date stated above, expose for sale at public vendue the said lands and tenements described below, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Nineteen Thousand Nine Hundred One* Dollars (\$19,901.00), that being the highest bid therefore and the grantee being the highest bidder; and * and 00/100

WHEREAS, said lands and tenements are situated in the City of Warren, Macomb County, Michigan, and are more particularly described as:

Unit 19, Building 5, Maple Lane Valley Number 3, according to the Master Deed, recorded in Liber 4336 on Page 747, including any and all amendments thereto, and designated as Macomb County Condominium Subdivision Plan Number 174, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended.

Tax# 13-02-302-019

More commonly known as 31805 Raymond Drive Unit 19 Building 5

Now, this Indenture Witnesseth, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain, and sell unto the grantee, its successors and assigns, FOREVER, all the estate, right, title, and interest which the said Mortgagor(s) had in said land and tenements and every part thereof, on 20th day of October, 2005, that being the date of said mortgage, or any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could, or ought to sell the same.

In witness whereof I have set my hand and seal.

Suzanne Meli
Deputy Sheriff in and for the County of Macomb, Michigan

State of Michigan
County of Macomb

This Sheriff's Deed on Mortgage Sale was acknowledged before me this October 23, 2009, by Suzanne Meli, Deputy Sheriff for Macomb County, Michigan.

Yolanda Lamb, Notary Public
Name
Macomb County, Michigan
My Commission Expires: _____
Acting in _____ County

County Revenue Required.
Exempt from State Real Estate Transfer Tax
pursuant to MCLA 207.526(v)

Yolanda Lamb
Notary Public, State of Michigan
County of Oakland
My Commission Expires 9-27-2015
Acting in the county of Macomb

File Number: 241.6861 Loan Type: CONV

7

NON-MILITARY AFFIDAVIT

State of Michigan

ss.

County of Oakland

The undersigned, being first duly sworn, states that upon investigation she/he is informed and believes that none of the persons named in the notice attached to the sheriff's deed of mortgage foreclosure, nor any person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantee(s).

The undersigned further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of The Servicemembers Civil Relief Act of 2003, as amended.

Ashley Spicer
Ashley Spicer

Subscribed and sworn to before me this 20th day of October, 2009

Annette A. Matthews
Annette A. Matthews, Notary Public
Macomb County Acting in Oakland County, Michigan
My Commission Expires: 2/25/2014

AFFIDAVIT OF AUCTIONEER and CERTIFICATE OF REDEMPTION PERIOD

State of Michigan

ss.

County of Macomb

Suzanne Mell being first duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb County; that he/she acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice; that said sale was opened at 10:00 a.m., local time, on the 23rd day of October, 2009, North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County, and said sale was kept open for the space of one hour; that the highest bid for the lands and tenements therein described was Nineteen Thousand Nine Hundred One * Dollars (\$19,901.00); made by Jon Savoy, that said sale was in all respects open and fair; and that he/she did strike off and sell said lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.

* and 00/100.

I DO HEREBY CERTIFY that the last day to redeem is April 23, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241e, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Suzanne Mell **Suzanne Mell**
Deputy Sheriff
Macomb County, Michigan

Subscribed and sworn to before me this 23rd day of October, 2009.

Yolanda Lamb Notary Public
Name
Macomb County, Michigan
My commission expires: _____

Yolanda Lamb
Notary Public, State of Michigan
County of Oakland
My Commission Expires 9-27-2015
Acting in the county of Macomb

Drafted by and when recorded return to:
Marshall R. Isaacs
Orlans Associates, P.C.
P.O. Box 5041
Troy, MI 48007-5041
(248) 502-1400 File No: 241.6861

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to Orlans Associates, P.C., P.O. Box 5041, Troy, MI 48007-5041.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. ORLANS ASSOCIATES, P.C. Hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff's Deed.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Nicolo J. Maltese and Victoria L. Maltese, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 20, 2005 and recorded October 27, 2005 in Liber 17281, Page 845, Macomb County Records, Michigan. Said mortgage is now held by CidMortgage, Inc. by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fourteen Thousand Four Hundred Three and 54/100 Dollars (\$114,403.54) including interest at 6.125% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County in Macomb County, Michigan at 10:00 a.m. on OCTOBER 23, 2009. Said premises are located in the City of Warren, Macomb County, Michigan, and are described as: Unit 19, Building 5, Maple Lane Valley Number 3, according to the Master Deed, recorded in Liber 4336 on Page 747, including any and all amendments thereto, and designated as Macomb County Condominium Subdivision Plan Number 174, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: September 23, 2009 Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 File No. 241.6861 ASAP# 3272998 09/23/2009, 09/30/2009, 10/07/2009, 10/14/2009

AFFIDAVIT OF POSTING
STATE OF MICHIGAN
COUNTY OF Macomb

DAVE ALLAN, being duly sworn, deposes and says that on the 29 day of SEP A.D., 2009, he posted a Notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to:

31805 Raymond Drive Unit 19 Building 5
WARREN MI 48093

David J. Allan
Signature

DAVE ALLAN
Printed Name (Please Print Neatly)

Agent, please mark the below, when applicable:

- ☐ Multi Unit
- ☐ Mobile/Manufactured Home
- ☐ Vacant/Abandonment
- ☐ No Dwelling
- ☐ Other (i.e. visual damage) _____

Subscribed and sworn to before me this 30 day of SEPT A.D. 2009

John McBride
Signature of Notary Public

John McBride
Printed Name of Notary Public
(Please Print Neatly)

MACOMB County, Michigan

My Commission Expires: 11 30 11

Acting In MACOMB County, Michigan

DRAFTED By and when recorded

Return to: **Orlans & Associates, P.C.**

**P.O. Box 5041
Troy, MI 48007
(248)502-1400**

File No. 2416861

ASAP No. 3272998

County of Macomb }
STATE OF MICHIGAN, } ss.

Crystal Hill being duly sworn,

deposes and says that I am the Legal Rep
of the MACOMB DAILY, a newspaper printed and circulated
weekly in Macomb County, Michigan, and that I held such a
position during the publication of the notice hereto annexed;
that a notice of.....

Public Notice
of which the annexed notice is a true copy, was published in
the said MACOMB DAILY.....

once immediately preceding the
30. of Aug. that the annexed printed copy of said notice
was taken from the said newspaper. That the dates of

publication of said notice were.....

August 29, 2009

and further deponent sayeth not.

Crystal Hill
Crystal Hill

Subscribed and sworn to before me this day of

September A.D. 20 09

Thina M. Crown

NOTARY PUBLIC, MACOMB COUNTY, MICHIGAN

THINA M. CROWN
NOTARY PUBLIC, STATE OF MI
COUNTY OF LAPEER
MY COMMISSION EXPIRES Mar 30, 2014
ACTING IN COUNTY OF Macomb

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICATION WITH OUR OFFICE COULD BE INTERPRETED AS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE, PLEASE CONTACT OUR OFFICE AS YOU ARE ENTITLED TO SPECIAL PROTECTIONS. Mr. Nicole L. Melrose and Victoria L. Mathews 31805 Raymond Drive Unit 19 Building 5 Warren, MI 48093 County: Macomb State law requires that you receive the following notice: You have the right to request a meeting with your mortgage holder or mortgage servicer. The person to contact and that has the authority to make agreements for a loan modification with you is: Orange Associates, P.C. Loss Mitigation Department, P.O. Box 5041, Troy, MI 48007-5041. (248) 502-1331. You may contact a housing counselor by visiting the Michigan State Housing Development Authority (MSHDA) website or by calling MSHDA. The website address and telephone number of MSHDA is: (www.mshda.info/counseling_search) Telephone (517) 373-8370, TTY: 1-800-382-4588. If you request a meeting with the servicer designated within 14 days after the Notice mailed, then foreclosure proceedings will not start until 90 days after the date the Notice was mailed to you. If you and the servicer's Designated team, an agreement to modify the mortgage loan, the mortgage will not be foreclosed if you abide by the terms of the agreement. You have the right to contact an attorney. You may contact attorney of your choice. If you do not have an attorney, the telephone number for the Michigan State Bar Association's Lawyer Referral Service is 1-800-968-0738. Dated: August 29, 2009. Orange Associates P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 File Number: 241-8881 CASAP# 3244212 08/29/2009

County of Macomb }
STATE OF MICHIGAN, } ss.

Crystal Hill being duly sworn,

deposes and says that I am the legal rep
of the MACOMB DAILY, a newspaper printed and circulated
weekly in Macomb County, Michigan, and that I hold such a
position during the publication of the notice hereto annexed;
that a notice of.....

Public notice,
of which the annexed notice is a true copy, was published in
the said MACOMB DAILY.....

4 times immediately preceding the
15 of Oct that the annexed printed copy of said notice
was taken from the said newspaper. That the dates of

publication of said notice were.....

Sept 23, 30, 2009 Oct 7, 14, 2009
and further deponent sayeth not.

Crystal Hill
Crystal Hill

Subscribed and sworn to before me this 22 day of

October A.D. 2009

NOTARY PUBLIC, MACOMB COUNTY, MICHIGAN

Tina M. Crown
NOTARY PUBLIC, STATE OF MI
COUNTY OF LAPEER
MY COMMISSION EXPIRES Mar 30, 2014
ACTING IN COUNTY OF Macomb

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Nicole U. Maltese and Victoria L. Maltese, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 20, 2005 and recorded October 27, 2005 in Liber 17281, Page 845, Macomb County Records. Macomb County, Michigan. Said mortgage is now held by Clifton Capital, Inc. by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fourteen Thousand Four Hundred Three and 54/100 Dollars (\$14,403.54) including interest at 6.125% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, in Macomb County, Michigan, at 10:00 a.m., on OCTOBER 23, 2009. Said premises are located in the City of Warren, Macomb County, Michigan, and are described as: Unit 18, Building 5, Maple Lane Valley Number 3, according to the Master Deed, recorded in Liber 43369, Page 747, including any and all amendments thereto, and designated as Macomb County Condominium Subdivision Plan Number 174, together with rights in general common elements and limited common elements, as set forth in the above Master Deed, and as described in Act 55, of the Public Acts of 1978, as amended. The redemption period shall be 6 months from the date of such sale, unless determined otherwise in accordance with MCLA 560.22(1), in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foregoing mortgagee can reach the sale, in that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: September 23, 2009. Orsini Associates, P.C., Attorneys for Service, P.O. Box 5041 Troy, MI 48067-5041 File No. 241-5881 ASAP# 3272958 09/23/2009, 09/30/2009, 10/07/2009, 10/14/2009 -7-

AFFIDAVIT OF COMPLIANCE

STATE OF MICHIGAN)

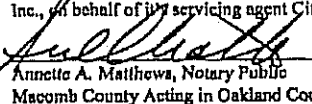
ss)
COUNTY OF OAKLAND)

Marshall R. Isaacs, being first duly sworn, deposes and says:

1. That he is the duly authorized attorney CitiMortgage, Inc., on behalf of it's servicing agent CitiMortgage and is familiar with the facts set forth herein
2. This affidavit is being filed to show compliance with MCL 600.3204 and 600.3205 with regard to the foreclosure by advertisement of the loan herein described, for the property located in the City of Warren, County of Macomb and State of Michigan, and further described as:
Unit 19, Building 5, Maple Lane Valley Number 3, according to the Master Deed, recorded in Liber 4336 on Page 747, including any and all amendments thereto, and designated as Macomb County Condominium Subdivision Plan Number 174, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended,
Commonly Known as: 31805 Raymond Drive Unit 19 Building 5 Tax ID #: 13-02-302-019
On or about October 20, 2005 a mortgage was executed between Nicolo J. Maltese and Victoria L. Maltese, husband and wife to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns for \$105,150.00 on October 20, 2005, recorded October 27, 2005 in Liber 17281, Page 845, Macomb County Records.
3. Said mortgage is currently held by CitiMortgage, Inc..
4. That the law firm of Orlans Associates, P.C. was retained to foreclose the above mortgage by advertisement.
5. That in the processing the foreclosure for the above mortgage, Orlans Associates, P.C. mailed a written Notice to the borrower(s) pursuant to MCL 600.3205a(1) and (2).
6. That a form of the above Notice was also published in a qualified newspaper in the manner provided in MCL 600.3205a(4).
7. That neither the borrower(s) nor a housing counselor requested the authorized Designee to set up a meeting to modify the mortgage, within the required time period as set forth in MCL 600.3205a(1)(d).
8. That more than 24 days passed since the written Notice was sent to the borrower(s), pursuant to MCL 600.3205a(1) and (2).
9. That the Notice of Foreclosure was not published until Orlans Associates, P.C. complied with MCL 600.3204(4).


Marshall R. Isaacs
Attorney for CitiMortgage, Inc., on behalf of it's servicing agent CitiMortgage and is familiar with the facts set forth herein.

Subscribed and sworn to before me this 20th day of October, 2009, by Marshall R. Isaacs, attorney for CitiMortgage, Inc., on behalf of it's servicing agent CitiMortgage and is familiar with the facts set forth herein.


Annette A. Matthews, Notary Public
Macomb County Acting in Oakland County, Michigan
My Commission Expires: 2/25/2014
Date Dated: 10/20/09
Drafted by and when recorded return to:
Marshall R. Isaacs
Orlans Associates, P.C.
P.O. Box 5041
Troy, Michigan 48007-5401
(248) 502-1400 File Number: 241.6861

Dated: October 20, 2009

AFFIDAVIT OF PURCHASER

The Undersigned, being duly sworn, states as follows:

1. I, JON G. SAVOY, am authorized as PURCHASER to submit this Affidavit of Purchaser. I have knowledge of the facts stated herein and am competent to testify concerning such facts regarding a foreclosure sale schedule for OCTOBER 23, 2009 with respect to certain real property (the "Property") commonly known as 31805 RAYMOND DRIVE.

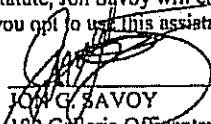
2. This affidavit may only be recorded and used by JON G. SAVOY in the event it is the successful purchaser of the property on OCTOBER 23, 2009. No other purchaser may utilize this affidavit.

3. The last date the Property may be redeemed is APRIL 23, 2010 ANY REDEEMING PARTY SHOULD NOTE THAT THIS DATE MAY CHANGE AS SET FORTH IN SUBSEQUENT AFFIDAVITS OR AS PROVIDED BY APPLICABLE LAW.

4. The amount necessary to redeem the Property is \$19,901.00, plus interest per diem rate of \$3.34 from the date of sale to the date of redemption, plus any additional amounts that may be added pursuant to MCLA §600.3240(4). ANY REDEEMING PARTY SHOULD NOTE THAT THIS AMOUNT MAY INCREASE to include amounts paid by your company here for taxes, amounts necessary to redeem senior liens, condominium assessments, homeowner association assessments, community association assessments, insurance premiums, or any other amounts as provided by MCLA §600.3240(4), as well as interest thereon at the interest rates specified in the mortgage from the date of payment to the date of redemption.

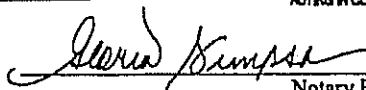
5. JON SAVOY shall assist an appropriate person redeeming the Property in computing the exact amount required to redeem the Property and to receive redemption funds. If you choose to utilize this assistance, contact Jon Savoy at jon.savoy@lee-associates.com or by phone at 248-567-8000. Pursuant to statute, Jon Savoy will charge a fee of \$250.00 (Two Hundred Fifty and 00/100 dollars) if you opt to use this assistance.

FURTHER DEPONENT SAYETH NOT.


JON G. SAVOY
100 Galleria Offcentre, Suite 401
Southfield, MI 48034

Subscribed and sworn before me in
Oakland County, Michigan, on Nov 6, 2009.

GLORIA L. BRADON
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
MY COMMISSION EXPIRES Sep 20, 2013
ACTING IN COUNTY OF OAKLAND


_____, Notary Public
State of Michigan, County of OAKLAND
My commission expires on _____

Mortgagor(s): Nicolo J. Maltese and Victoria L. Maltese, husband and wife

Drafted by & Return to: Jon G. Savoy, 100 Galleria Offcentre, Suite 401, Southfield, MI 48034

REC'D MACOMB CO *10FEB26AM1039

20790
LIBER 20152 PAGE 789



02/26/2010 11:41:33 A.M.
MACOMB COUNTY, MI SEAL
CARMELLA SABAUGH, REGISTER OF DEEDS

ASSIGNMENT OF INTEREST IN SHERIFF'S DEED

JON G. SAVOY AND SUSAN M. SAVOY, husband and wife, whose address is 5461 Timber Bend Drive, Brighton, MI 48116 ("Assignor"), hereby assigns, transfers, quit claims, conveys, and sets aside to ADAM RESIDENTIAL PROPERTIES GROUP, LLC, a Michigan Limited Liability Company, whose address is 100 Galleria Officentre, Suite 401, Southfield, MI 48034 ("Assignee"), without recourse, warranty or representation, express or implied, Assignor's right, title and interest as Grantee, in and to that certain Sheriff's Deed on Mortgage Sale dated October 23, 2009 and recorded on November 12, 2009 at Liber 20022 Page 0208 relating to the premises described on Exhibit A attached hereto.

ASSIGNOR:

JON G. SAVOY AND SUSAN M. SAVOY

By:

Jon G. Savoy

By:

Susan M. Savoy

STATE OF MICHIGAN)
COUNTY OF Livinston)SS

The foregoing Assignment was acknowledged before me on February 23rd, 2010, by Jon G. Savoy and Susan M. Savoy, husband and wife.

MARGARET NOVAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF GENESEE
MY COMMISSION EXPIRES Sep 10, 2012
ACTING IN COUNTY OF
Livinston

Notary Public, _____ County, Michigan
Acting in the County of _____
My Commission Expires: _____

EXHIBIT A
Legal Description

Land situated in the City of Warren, County of Macomb, Michigan, more particularly described as follows:

MAPLE LANE VALLEY NO 3 MACOMBCO CONDO PLAN NO 174 BLDG 5, UNIT
19 M DEED L.3537 P.1-38,1ST AMEND L.3563 P.703-711

ORIGINAL MORTGAGOR: Nicolo J. Maltese and Victoria L. Maltese, husband & wife

TAX PARCEL ID NUMBER: 13-02-302-019

COMMONLY KNOWN AS: 31805 Raymond

This instrument is exempt from State revenue tax under MCLA 207.526(a)

This instrument is exempt from County revenue tax under MCLA 207.505(a)

Consideration less than \$1.00

Drafted by:

Jon G. Savoy
Adam Residential Properties Group, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

When recorded return to:

Send Subsequent Tax Bills to:
Jon G. Savoy
Adam Residential Properties Group, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

REC'D MACOMB CO *10FEB26PM1039

RETB. FOR CORR. FEB 8 @ 2010

REC'D MACOMB CO *10FEB26PM1145

20798
LIBER 20152 PAGE 799



02/26/2010 12:04:03 P.M.
MACOMB COUNTY, MI
CARNELLA BARAKAH, REGISTER OF DEEDS

**QUIT CLAIM DEED
STATUTORY FORM**

KNOW ALL MEN BY THESE PRESENTS: That Jon G. Savoy and Susan M. Savoy, husband and wife

whose address is 5461 Timber Bend Drive, Brighton, MI 48116

Quit Claim to Adam Residential Properties Group, LLC

whose address is 100 Galleria Officentre, Suite 401, Southfield, MI 48034

the following described premises situated in the City of Warren, County of Macomb and State of Michigan, to-wit:

MAPLE LANE VALLEY NO 3 MACOMBCO CONDO PLAN NO 174 BLDG 5, UNIT 19 M DEED
L.3537 P.1-38,1ST AMEND L.3563 P.703-711

Commonly Known As: 31805 Raymond Drive
Warren, MI 48093

Tax ID #: 13-02-302-019

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining,
for the sum of This instrument is exempt from State revenue tax under MCLA 207.526(a)
This instrument is exempt from County revenue tax under MCLA 207.505(a)
Consideration less than \$1.00

Dated this 23rd day of February, 2010

Signed in the presence of:

Signed by

Jon G. Savoy

Susan M. Savoy

STATE OF MICHIGAN)
COUNTY OF Livingston) ss

The foregoing instrument was acknowledged before me this 23rd day of February, 2010 by Jon G. Savoy and Susan M. Savoy, husband and wife.

MARGARET NOVAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF DEARBORNE
MY COMMISSION EXPIRES Sep 10, 2012
ACTING IN COUNTY OF Livingston

My Commission expires

Notary Public,
County, Michigan

County Treasurer's Certificate		City Treasurer's Certificate
When Recorded Return to: Jon G. Savoy Adam Residential Properties Group, LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Send Subsequent Tax Bills To: Jon G. Savoy Adam Residential Properties Group LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Drafted by: Jon G. Savoy Business Address: 100 Galleria Officentre, Suite 401 Southfield, MI 48034

Tax Parcel # 13-02-302-019	Recording Fee \$14.00	Revenue Stamps \$0.00
-------------------------------	--------------------------	--------------------------

REC'D MACOMB CO *10APR23PM0228

51955
LIBER 20233 PAGE 247



04/23/2010 02:43:53 P.M.
MACOMB COUNTY, MI
CARNELLA SABAUGH, REGISTER OF DEEDS

SEAL

AFFIDAVIT OF PAYMENT OF PROPERTY TAXES

**STATE OF MICHIGAN
COUNTY OF MACOMB**

**MORTGAGOR: Nicolo J. Maltese and Victoria
L. Maltese, husband and wife**

The undersigned, being duly sworn, deposes and says as follows:

1. That the undersigned has personal knowledge of the facts hereinafter state and is the proper person to make this affidavit.
2. That the undersigned purchased at a mortgage foreclosure sale held on October 23, 2009 the following described real estate:


Maple Lane Valley No 3 Macomb County Condo Plan No 174 Bldg 5, Unit 19 M Deed
L.3537 P.1-38, 1ST Amend L.3563 P.703-711
Commonly known as: 31805 Raymond Drive, Unit 19, Building 5, Warren, MI 48093
Property Tax ID# 13-02-302-019

3. That a Sheriff's deed dated October 23, 2009, was recorded in Macomb County Register of Deeds Office in Liber 20022, Page 208, Macomb County Records, on November 12, 2009.
4. The undersigned paid property taxes covering the appurtenance on the subject Premises in the sum of \$906.80 paid receipts attached.

By: 
Adam Residential Properties Group, LLC

Subscribed and sworn to before me,
A Notary Public this 23rd day of April
2010

MARIA JONES
Notary Public, Wayne County, MI
Acting in Macomb County, MI
My Commission Expires 3/30/2012


Notary Public
State of Michigan, County of Macomb
My commission expires
Acting in Macomb County

Drafted by and when recorded return to:
Adam Residential Properties Group, LLC
42490 Garfield, Suite 202
Clinton Township, MI 48038

Liber 020233 Page 00250



Macomb County Treasurer

TED B. WAHBY

TREASURER

ONE SOUTH MAIN 2ND FLOOR

MT CLEMENS MI 48043

Delinquent Real Property Department

(586) 469-5190

Taxpayer Copy

2009 Delinquent Real Property Tax

Date Paid: 04/23/10

Receipt Number: 10-0018650

UNIT: WARREN

PARCEL: 12-13-02-302-019

MAPLE LANE VALLEY NO 3 MCCP NO.
174 UNIT 19

Received of:

ADAM RESIDENTIAL

12900 HALL ROAD #300
STERLING HEIGHTS

MI 48313

BAL MAY BE DUE

Balance of legal description on file

BASE TAX	\$855.47
INTEREST	\$17.11
ADMIN FEE	\$34.22
FORF. FEE	\$0.00
SALE EXP	\$0.00
REFUND	\$0.00
TOTAL	\$906.80

BASE TAX DUE
INTEREST DUE
ADMIN FEE DUE
FORF. FEE DUE

TOTAL DUE
IF PAID THIS MONTH

OTHER FEES	0.00
RECEIPT# 18650	
DEL TAX 2009	\$ 906.80

16174-52 CHK#	906.80
TOTAL	\$ 906.80
CHANGE	0.00

**** TAX NOT ON FILE**

04/23/10 01:44PM #273652 AAW

Receipt Interest date: 04/23/10

Check No. 6200

Clerk: LMCCUL

CHECKS ACCEPTED ONLY AS CONDITIONAL PAYMENT UNTIL CLEARED THROUGH FINANCIAL INSTITUTION.
THE TREASURER IS NOT RESPONSIBLE FOR PAYMENT ON THE WRONG PARCEL.

REC'D MACOMB CO #10JUN03PM0350



This is to certify that according to the County
Treasurer's records there are no tax liens
on this property and that the taxes are paid
for five years prior to the date on this instrument
except 20____ No 15690 TED B. WAHBY
Macomb County Treasurer BY ELC
This certification does not include current taxes now
being collected. Date 6-1-10

69499
LIBER 20288 PAGE 596
06/04/2010 12:50:24 P.M.
MACOMB COUNTY, MI
CARMELLA SABAUGH, REGISTER OF DEEDS

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A
MICHIGAN LIMITED LIABILITY COMPANY

the address of which is 100 GALLERIA OFFICENTRE, #401, SOUTHFIELD, MI 48034

Convey(s) and Warranty(s) to P.J. CUMMING

whose address is 31805 RAYMOND DR., WARREN, MI 48093
the following described premises situated in the City of Warren, County of Macomb,
and State of Michigan, to-wit:

(SEE ATTACHED RIDER A FOR FULL LEGAL DESCRIPTION OF REAL ESTATE)

Parcel Identification No. 13-02-302-019

Commonly known as: 31805 RAYMOND DRIVE, WARREN, MI
together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining for
the sum of FIFTY-FIVE THOUSAND & 00/100, (\$55,000.00), DOLLARS.

Subject to: all applicable building and use restrictions and easements, if any,
affecting the premises and subject to the rights of the co-owners in the
common elements as defined in the Master Deed, as amended, and enumerated
in Act 59 of the Public Acts of 1978, as amended and further subject to
taxes and assessments which constitute a lien but are not yet due and payable.

Dated this 28th day of May, 2010

Signed in the presence of:

Signed by:

ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A
MICHIGAN LIMITED LIABILITY COMPANY

By: JON G. SAVOY, MEMBER

By: _____



STATE OF MICHIGAN }
COUNTY OF MACOMB } SS.

The foregoing instrument was acknowledged before me this 28th day of May, 2010, by:
JON G. SAVOY, MEMBER ON BEHALF OF ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A
MICHIGAN LIMITED LIABILITY COMPANY

Jeffrey S. Asquith
Notary Public, Macomb County, MI
My Commission Expires April 23, 2012
Acting in Macomb County, MI

Notary Public
County, Michigan

My Commission expires:

County Treasurer's Certificate

Acting in _____ County

City Treasurer's Certificate

When Recorded Return To: P.J. CUMMING, 31805 RAYMOND DR., WARREN, MI 48093

Send Subsequent Tax Bills To: GRANTEE

Drafted by: Ralph Roberts, 12500 Hall Road, Suite 300, Sterling Heights, MI 48313

Escrow Number EE115651/50600788

Recording Fee \$ 171

Revenue Stamps \$473.00

RIDER A

LEGAL DESCRIPTION:

Land in the City of Warren, Macomb County, Michigan, described as:

Apartment 19, Maple Lane Valley No. 3, a Condominium, according to the Master Deed recorded in liber 3537, pages 1 through 38, both inclusive, First Amendment to the Master Deed recorded in liber 3563, pages 703 through 711, both inclusive, Second Amendment to the Master Deed recorded in liber 3589, pages 104 through 112, both inclusive, Third Amendment to the Master Deed recorded in liber 3601, pages 851 through 858, both inclusive, Consolidated Master Deed recorded in liber 4336, pages 747 through 788, both inclusive, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan No. 174, together with rights in general common elements and limited common elements, as set forth in the above described Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

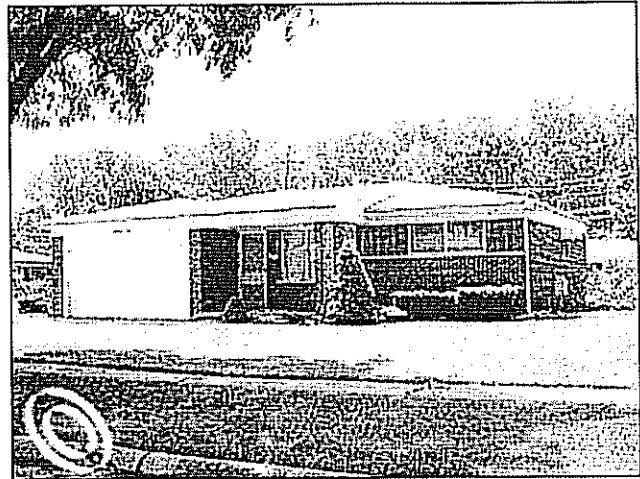
Commonly known as: 31805 RAYMOND DRIVE, WARREN, MI
Parcel Identification No. 13-02-302-019

Macomb County Public Records - Full Detail Report W/Photo Report

Previous

Next

Property ID: 1319179027
 Property Address: 2630 ANTONIA LN
 City/ State/ Zip: WARREN MI 48091-3911
 Census Tract: 262400 Block Group: 2
 Owner Name: MOHAMMED UDDIN / MOHAMMED UDDIN
 Taxpayer Address: 2630 ANTONIA LN
 City/ State/ Zip: WARREN MI 48091-3911
 City/ Village/ Town: WARREN
 Subdivision: MOCERI # 04
 MLS Area: 03131-WARREN
 School District: WARREN CON
 Property Category: RS
 Land Use: 403
 Legal Description: MOCERI SUBDIVISION NO. 4 LOT 233 L.54 P.18-19



Year	Season	Total Ad Valorem	Administrative Fees	Special Assessment	City/ Village / Township	Total Seasonal
2012	Summer	2,144.84	11.47	0.00	0.00	2,156.31
2011	Winter	150.07	0.46	0.00	0.00	150.53
2011	Summer	2,151.67	12.75	0.00	0.00	2,164.42
2010	Winter	97.61	0.51	0.00	0.00	98.12
2010	Summer	2,285.72	13.66	0.00	0.00	2,299.38
2009	Winter	62.90	0.62	0.00	0.00	63.52
2009	Summer	2,703.52	15.80	0.00	0.00	2,719.32
2008	Winter	72.79	0.72	0.00	0.00	73.51
2008	Summer	3,059.13	17.60	0.00	0.00	3,076.73

Year	Taxable Value	State Equalized Value	Homestead/ Percent	Total Taxes
2012	43,410.00	43,410.00	100.00	2,156.31
2011	49,220.00	49,220.00	100.00	2,314.95
2010	54,250.00	54,250.00	100.00	2,397.50
2009	66,260.00	66,260.00	100.00	2,782.84
2008	76,630.00	76,630.00	100.00	3,150.24

Grantor	Grantee	Sale Date	Deed Date	Sale Price	Deed Type	Libert/ Page
ADAM RESID PROPS GROUP LLC	MOHAMMED UDDIN	8/25/2010	8/18/2010	52,205.00	WAR/DEED	20387/ 0390
JON G SAVOY	ADAM RESID PROPS GROUP LLC	2/26/2010	2/23/2010	0.00	QC	20152/ 0788
MOHAMMED A HAQUE	JON SAVOY	11/12/2009	10/23/2009	25,099.00	SHER/DEED	20021/ 0795
THAMIR ABDO	MOHAMMED HAQUE	8/3/2005	7/18/2005	151,500.00	WAR/DEED	16974/ 0469

AMER BATI 12-06131-tjt THAMIR ABDO 5/13/2004 1/9/2004 0.00 QC 15404/ 0840
 12-06131-tjt Doc 1 Filed 12/11/12 Entered 12/11/12 17:11:00 Page 25 of 62

REC'D MACOMB CO *09NOV12AM1054

9121429
LIBER 20021 PAGE 795



11/12/2009 11:27:37 A.M.
MACOMB COUNTY, MI
CARMELLA SABAUGH, REGISTER OF DEEDS
SEAL

SHERIFF'S DEED ON MORTGAGE FORECLOSURE

THIS INDENTURE made the 23rd day of October, 2009* between Suzanne Mell a deputy sheriff in and for Macomb County, Michigan, party of the first part, Jon Savoy 42490 Garfield Rd. #202 Clinton Twp., MI 48038 ----- party of the second part (hereinafter called the grantee).

Witnesseth, that whereas, Mohammed A. Haque and Sonia A. Mazumder, husband and wife, whose address is 2630 Antonia, Warren, MI 48091, made a certain mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns (hereinafter called "Mortgagee"), which was duly recorded in the office of the Register of Deeds of Macomb County in Liber 16972, Page 761, Macomb County Records. Said mortgage is now held by U.S. Bank National Association, as Trustee, for JPM ALT 2005-S1 by assignment submitted to and recorded by the Macomb County Register of Deeds.

WHEREAS, said mortgage contained a power of sale which has become operative by reason of default in the terms and conditions

of the mortgage; and

WHEREAS, no suit or proceeding at law or in equity has been instituted to recover the debt secured by the mortgage or any part thereof; and

WHEREAS, by virtue of the power of sale, and pursuant to the statutes of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in the mortgage that the premises, or some part of them, would be sold on the 23rd day of October, 2009*, at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County wherein the premises are located; and

WHEREAS, pursuant to said notice I did, at 10:00 a.m., local time, on the date stated above, expose for sale at public vendue the said lands and tenements described below, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Twenty-Five Thousand Nine Hundred & 5/100 Dollars (\$25,999.05), that being the highest bid therefore and the grantee being the highest bidder; and

WHEREAS, said lands and tenements are situated in the City of Warren, Macomb County, Michigan, and are more particularly described as:

Lot 233, Moceri Subdivision Number 4, according to the Plat thereof as recorded in Liber 54, Pages 18 and 19 of Plats, Macomb County Records.

Tax# 13-19-179-027

More commonly known as 2630 Antonia

Now, this indenture Witnesseth, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain, and sell unto the grantee, its successors and assigns, FOREVER, all the estate, right, title, and interest which the said Mortgagor(s) had in said land and tenements and every part thereof, on 18th day of July, 2005, that being the date of said mortgage, or any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could, or ought to sell the same.

In witness whereof I have set my hand and seal.

Deputy Sheriff in and for the County of Macomb, Michigan

State of Michigan
County of Macomb

This Sheriff's Deed on Mortgage Sale was acknowledged before me this 23rd day of October, 2009*, by Suzanne Mell Deputy Sheriff for Macomb County, Michigan.

Notary Public
Name
Macomb County, Michigan
My Commission Expires: _____
Acting in _____ County

County Revenue Required.
Exempt from State Real Estate Transfer Tax
pursuant to MCLA 207.526(v)

Adjourned from July 10, 2009 to October 23, 2009 by posting a notice of adjournment at the place of sale for Macomb County, Michigan.

File Number: 310.4539 Loan Type: CONV

Yolanda Lamb
Notary Public, State of Michigan
County of Oakland
My Commission Expires 9-27-2015
Acting in the county of Macomb

GRECO

NON-MILITARY AFFIDAVIT

State of Michigan

ss.

County of Oakland

The undersigned, being first duly sworn, states that upon investigation she/he is informed and believes that none of the persons named in the notice attached to the sheriff's deed of mortgage foreclosure, nor any person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantee(s).

The undersigned further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of The Servicemembers Civil Relief Act of 2003, as amended.

Ashley Spicer
Ashley Spicer

Subscribed and sworn to before me this 20th day of October, 2009

Annette A. Matthews
Annette A. Matthews, Notary Public
Macomb County Acting in Oakland County, Michigan
My Commission Expires: 2/25/2014

AFFIDAVIT OF AUCTIONEER and CERTIFICATE OF REDEMPTION PERIOD

State of Michigan

ss.

County of Macomb

Suzanne Meli

being first duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb County; that he/she acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice; that said sale was opened at 10:00 a.m., local time, on the 23rd day of October, 2009, North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County, and said sale was kept open for the space of one hour; that the highest bid for the lands and tenements therein described was Twenty-Five Thousand Nine hundred & 5/100 Dollars (\$25,099.05); made by Jon Savoy that said sale was in all respects open and fair; and that he/she did strike off and sell said lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.

I DO HEREBY CERTIFY that the last day to redeem is April 23, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Suzanne Meli
Deputy Sheriff
Macomb County, Michigan

Subscribed and sworn to before me this 23rd day of October, 2009.

Yolanda Lamb
Notary Public
Macomb County, Michigan
My commission expires: _____

Yolanda Lamb
Notary Public, State of Michigan
County of Oakland
My Commission Expires 9-27-2015
Acting in the county of macomb

Drafted by and when recorded return to:
Marshall R. Isaacs
Orlans Associates, P.C.
P.O. Box 5041
Troy, MI 48007-5041
(248) 502-1400 File No: 310.4539

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to Orlans Associates, P.C., P.O. Box 5041, Troy, MI 48007-5041.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. ORLANS ASSOCIATES, P.C. Hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff's Deed.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Mohammed A. Haque and Sonia A. Mazumder, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 18, 2005 and recorded August 3, 2005 in Liber 16972, Page 761, Macomb County Records, Michigan. Said mortgage is now held by U.S. Bank National Association, as Trustee, for JPM ALT 2005-S1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Twenty-Three Thousand Six Hundred Sixty-Nine and 60/100 Dollars (\$123,669.60) including interest at 6.375% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County in Macomb County, Michigan at 10:00 a.m. on JULY 10, 2009. Said premises are located in the City of Warren, Macomb County, Michigan, and are described as: Lot 233, Mocerl Subdivision Number 4, according to the Plat thereof as recorded in Liber 64, Pages 18 and 19 of Plats, Macomb County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: June 9, 2009 Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 310.4539 ASAP# 3142207 06/09/2009, 06/16/2009, 06/23/2009, 06/30/2009

AFFIDAVIT OF POSTING

STATE OF MICHIGAN

COUNTY OF Macomb

DAVID J ALLEN, being duly sworn, deposes and says that on the 11 day of JUNE A.D., 2009, he posted a Notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to:

2630 Antonia
WARREN-MI 48091

Signature

DAVID J ALLEN
Printed Name (Please Print Neatly)

Agent, please mark the below, when applicable:

- ☐ Multi Unit
- ☐ Mobile/Manufactured Home
- ☐ Vacant/Abandonment
- ☐ No Dwelling
- ☐ Other (i.e. visual damage) _____

Subscribed and sworn to before me this 12 day of JUNE, A.D., 2009

Dawn McBride
Signature of Notary Public

Dawn McBride
Printed Name of Notary Public
(Please Print Neatly)

Macomb County, Michigan

My Commission Expires: 11 30 11

Acting In Macomb County, Michigan

DRAFTED By and when recorded

Return to: **Orlans & Associates, P.C.**

P.O. Box 5041
Troy, MI 48007
(248)502-1400

File No. 3104539ASAP No. 3142207

County of Macomb } ss.
STATE OF MICHIGAN, }

Crystal Hill being duly sworn,

deposes and says that I am the Legal Rep
of the MACOMB DAILY, a newspaper printed and circulated
weekly in Macomb County, Michigan, and that I held such a
position during the publication of the notice hereto annexed;
that a notice of.....

public notice
of which the annexed notice is a true copy, was published in
the said MACOMB DAILY.....

four times immediately preceding the
.. of June 9, 16, 23, 30, 2009
that the annexed printed copy of said notice
was taken from the said newspaper. That the dates of

publication of said notice were.....
June 9, 16, 23, 30, 2009
and further deponent sayeth not

Crystal Hill
.....

Subscribed and sworn to before me this 1 day of
July A.D. 20 09

Tina M. Crown
.....
NOTARY PUBLIC, MACOMB COUNTY, MICHIGAN

TINA M. CROWN
NOTARY PUBLIC, STATE OF MI
COUNTY OF LAPEER
MY COMMISSION EXPIRES Mar 30, 2014
ACTING IN COUNTY OF Macomb

THIS FIRM IS A DEBT COLLECTOR AT-
TEMPTING TO COLLECT A DEBT. ANY IN-
FORMATION WE OBTAIN WILL BE USED
FOR THAT PURPOSE. PLEASE CONTACT
OUR OFFICE AT THE NUMBER BELOW IF
YOU ARE IN ACTIVE MILITARY DUTY.
MORTGAGE SALE - Default has been made
in the conditions of a mortgage made by Mo-
hemmed A. Heque and Sonia A. Mazumder,
husband and wife, to Mortgage Electronic
Registration Systems, Inc., as nominee for
lender and lender's successors and/or as-
signs, Mortgage, dated July 18, 2005 and
recorded August 3, 2005 in Liber 16972,
Page 761, Macomb County Records, Michi-
gan. Said mortgage is now held by U.S.
Bank National Association, as Trustee, for
JPM ALT 2005-S1 by assignment. There is
claimed to be due at the date hereof the sum
of One Hundred Twenty-Three Thousand Six
Hundred Sixty-Nine and 60/100 Dollars
(\$123,669.60) including interest at 6.375%
per annum. Under the power of sale con-
tained in said mortgage and the statute in
such case made and provided, notice is
hereby given that said mortgage will be fore-
closed by a sale of the mortgaged premises,
or some part of them, at public vendue at the
North Main Street entrance to the Macomb
County Court Bldg. in the City of Mt. Cle-
mens, Macomb County in Macomb County,
Michigan at 10:00 a.m. on JULY 10, 2009.
Said premises are located in the City of War-
ren, Macomb County, Michigan, and are de-
scribed as: Lot 233, Moccasin Subdivision
Number 4, according to the Plat thereof as
recorded in Liber 54, Pages 18 and 19 of
Plats, Macomb County Records. The re-
demption period shall be 6 months from the
date of such sale, unless determined aban-
doned in accordance with MCLA 600.3241a,
in which case the redemption period shall be
30 days from the date of such sale. TO ALL
PURCHASERS: The foregoing mortgage
can reach the sale. In that event, your dam-
ages, if any, are limited solely to the return of
the bid amount tendered at sale, plus inter-
est. If you are a tenant in the property,
please contact our office as you may have
certain rights. Dated: June 9, 2009 Orians
Associates, P.C. Attorneys for Servicer P.O.
Box 5041 Troy, MI 48067-5041 248-502-
1400 File No. 310.4539 ASAP# 3142267,
06/09/2009, 06/16/2009, 06/23/2009,
08/30/2009

AFFIDAVIT OF PURCHASER

The Undersigned, being duly sworn, states as follows:

1. I, JON G. SAVOY, am authorized as PURCHASER to submit this Affidavit of Purchaser. I have knowledge of the facts stated herein and am competent to testify concerning such facts regarding a foreclosure sale schedule for OCTOBER 23, 2009 with respect to certain real property (the "Property") commonly known as 2630 ANTONIA.

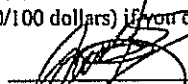
2. This affidavit may only be recorded and used by JON G. SAVOY in the event it is the successful purchaser of the property on OCTOBER 23, 2009. No other purchaser may utilize this affidavit.

3. The last date the Property may be redeemed is APRIL 23, 2010 ANY REDEEMING PARTY SHOULD NOTE THAT THIS DATE MAY CHANGE AS SET FORTH IN SUBSEQUENT AFFIDAVITS OR AS PROVIDED BY APPLICABLE LAW.

4. The amount necessary to redeem the Property is \$25,099.05, plus interest per diem rate of \$4.38 from the date of sale to the date of redemption, plus any additional amounts that may be added pursuant to MCLA S600.3240(4). ANY REDEEMING PARTY SHOULD NOTE THAT THIS AMOUNT MAY INCREASE to include amounts paid by your company here for taxes, amounts necessary to redeem senior liens, condominium assessments, homeowner association assessments, community association assessments, insurance premiums, or any other amounts as provided by MCLA S600.3240(4), as well as interest thereon at the interest rates specified in the mortgage from the date of payment to the date of redemption.

5. JON G. SAVOY shall assist an appropriate person redeeming the Property in computing the exact amount required to redeem the Property and to receive redemption funds. If you choose to utilize this assistance, contact Jon Savoy at jon.savoy@lee-associates.com or by phone at 248-567-8000. Pursuant to statute, Jon Savoy will charge a fee of \$250.00 (Two Hundred Fifty and 00/100 dollars) if you opt to use this assistance.

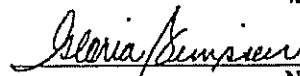
FURTHER DEPONENT SAYETH NOT.



JON G. SAVOY
100 Galleria Officentre, Suite 401
Southfield, MI 48034

Subscribed and sworn before me in
Oakland County, Michigan, on Nov 6 2009

GLORIA L. GIMPSON
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
MY COMMISSION EXPIRES Sep 20, 2013
ACTING IN COUNTY OF OAKLAND



, Notary Public
State of Michigan, County of OAKLAND
My commission expires on _____

Mortgagor(s): Mohammed A. Haque and Sonia A. Mazumider, husband and wife

Drafted by & Return to: Jon G. Savoy, 100 Galleria Officentre, Suite 401, Southfield, MI 48034

REC'D MACOMB CO 10FEB26AM1038

20789
LIBER 20152 PAGE 788



02/26/2010 11:41:07 A.M.
MACOMB COUNTY, MI
CARMELLA BARAUGH, REGISTER OF DEEDS

**QUIT CLAIM DEED
STATUTORY FORM**

KNOW ALL MEN BY THESE PRESENTS: That Jon G. Savoy and Susan M. Savoy, husband and wife

whose address is 5461 Timber Bend Drive, Brighton, MI 48116

Quit Claim to Adam Residential Properties Group, LLC

whose address is 100 Galleria Officentre, Suite 401, Southfield, MI 48034

the following described premises situated in the City of Warren, County of Macomb and State of Michigan, to-wit:

MOCERI SUBDIVISION NO. 4 LOT 233 L.54 P.18-19

Commonly Known As: 2630 Antonia Lane
Warren, MI 48091

Tax ID #: 13-19-179-027

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining,
for the sum of This instrument is exempt from State revenue tax under MCLA 207.526(a)

This instrument is exempt from County revenue tax under MCLA 207.505(a)
Consideration less than \$1.00

Dated this 23rd day of February, 2010

Signed in the presence of:

Signed by:

Jon G. Savoy

Susan M. Savoy

STATE OF MICHIGAN }
COUNTY OF Livingston }

The foregoing instrument was acknowledged before me this 23 day of February, 2010 by Jon G. Savoy and Susan M. Savoy, husband and wife.

My Commission expires

MARGARET NOWAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF LIVINGSTON
MY COMMISSION EXPIRES SEP 10, 2012
ACTING IN COUNTY OF Livingston

Notary Public,
County, Michigan

County Treasurer's Certificate		City Treasurer's Certificate
When Recorded Return to: Jon G. Savoy Adam Residential Properties Group, LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Send Subsequent Tax Bills To: Jon G. Savoy Adam Residential Properties Group LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Drafted by: Jon G. Savoy Business Address: 100 Galleria Officentre, Suite 401 Southfield, MI 48034

Tax Parcel # 13-19-179-027	Recording Fee \$14.00	Revenue Stamps \$0.00
-------------------------------	--------------------------	--------------------------

REC'D MACOMB CO *10FEB26AM1038
RET'D. FOR CORR FEB 26 2010

REC'D MACOMB CO *10FEB26AM1145

20796
LIBER 20152 PAGE 797



02/26/2010 12:03:38 P.M.
MACOMB COUNTY, MI SEAL
CARMELLA SABAUGH, REGISTER OF DEEDS

ASSIGNMENT OF INTEREST IN SHERIFF'S DEED

JON G. SAVOY AND SUSAN M. SAVOY, husband and wife, whose address is 5461 Timber Bend Drive, Brighton, MI 48116 ("Assignor"), hereby assigns, transfers, quit claims, conveys, and sets aside to ADAM RESIDENTIAL PROPERTIES GROUP, LLC, a Michigan Limited Liability Company, whose address is 100 Galleria Offcentre, Suite 401, Southfield, MI 48034 ("Assignee"), without recourse, warranty or representation, express or implied, Assignor's right, title and interest as Grantee, in and to that certain Sheriff's Deed on Mortgage Sale dated October 23, 2009 and recorded on November 12, 2009 at Liber 20021 Page 0795 relating to the premises described on Exhibit A attached hereto.

ASSIGNOR:

JON G. SAVOY AND SUSAN M. SAVOY

By:

Jon G. Savoy

By:

Susan M. Savoy

STATE OF MICHIGAN)
COUNTY OF Livinston)SS

The foregoing Assignment was acknowledged before me on February 23, 2010, by Jon G. Savoy and Susan M. Savoy, husband and wife.

MARGARET NOVAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF GENESEE
MY COMMISSION EXPIRES SEP 10, 2012
ACTING IN COUNTY OF
LIVINGSTON

Notary Public, _____ County, Michigan
Acting in the County of _____
My Commission Expires: _____

EXHIBIT A
Legal Description

Land situated in the City of Warren, County of Macomb, Michigan, more particularly described as follows:

MOCERI SUBDIVISION NO. 4 LOT 233 L.54 P.18-19

ORIGINAL MORTGAGOR: Mohammad A. Haque and Sonia A. Mazumider, husband & wife

TAX PARCEL ID NUMBER: 13-19-179-027

COMMONLY KNOWN AS: 2630 Antonia

This instrument is exempt from State revenue tax under MCLA 207.526(a)

This instrument is exempt from County revenue tax under MCLA 207.505(a)

Consideration less than \$1.00

Drafted by:

Jon G. Savoy
Adam Residential Properties Group, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

When recorded return to:

Send Subsequent Tax Bills to:
Jon G. Savoy
Adam Residential Properties Group, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

RECD MACOMB CO 10AUG20PM0116

97213
LIBER 20387 PAGE 390



08/25/2010 04:00:17 P.M.
MACOMB COUNTY, MI SEAL
CARMELLA SABAUGH, REGISTER OF DEEDS

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A MICHIGAN LIMITED LIABILITY COMPANY

the address of which is 100 GALLERIA OFFICENTRE, #401, SOUTHFIELD, MI 48034

Convey(s) and Warrant(s) to MOHAMMED GIAS UDDIN AND MOHAMMED JASHIM UDDIN AND MOHAMMED AB HASEM

whose address is 2630 ANTONIA, WARREN, MI 48091

the following described premises situated in the City of Warren, County of Macomb, and State of Michigan, to-wit:

Lot 233, Mocerl Subdivision No. 4, according to the plat thereof as recorded in liber 54, pages 18 and 19 of Plats, Macomb County Records.

Parcel Identification No. 13-19-179-027

Commonly known as: 2630 ANTONIA, WARREN, MI, 48091

together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining for the sum of FIFTY-TWO THOUSAND TWO HUNDRED FIVE & 00/100, (\$52,205.00), DOLLARS.

Subject to: the existing building and use restrictions, easements, and zoning ordinances, if any, and taxes and assessments which constitute a lien, but are not yet due and payable.

Dated this 18th day of August, 2010

Signed in the presence of:

Signed by:

This is to certify that according to the County Treasurer's records there are no tax liens on this property and that the taxes are paid for five years prior to the date on this instrument except 20 No. 2630 TED B. WAHBY Macomb County Treasurer BY [Signature] This certification does not include current taxes now being collected Date 8/18/10

ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A MICHIGAN LIMITED LIABILITY COMPANY

By: [Signature] JON G. SAVOY, MEMBER

By: _____

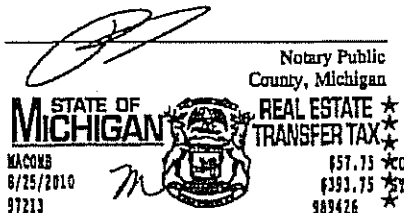
STATE OF MICHIGAN } ss.
COUNTY OF MACOMB

The foregoing instrument was acknowledged before me this 18th day of August, 2010, by: JON G. SAVOY, MEMBER ON BEHALF OF ADAM RESIDENTIAL PROPERTIES GROUP, LLC, A MICHIGAN LIMITED LIABILITY COMPANY

Jeffrey S. Asquith
Notary Public, Macomb County, MI
My Commission Expires April 23, 2012
Acting In [Signature] County, MI

My Commission expires:

County Treasurer's Certificate



When Recorded Return To: MOHAMMED GIAS UDDIN, 2630 ANTONIA, WARREN, MI 48091

Send Subsequent Tax Bills To: GRANTEE

Drafted by: Ralph Roberts, 12900 Hall Road, Suite 300, Sterling Heights, MI 48313

Escrow Number EE115810/50600786

Recording Fee \$ 1411

Revenue Stamps \$451.50

Macomb County Public Records - Full Detail Report W/Photo Report

Previous

Next

Property ID: 0922277015

Property Address: 50335 FOXCREST ST

City/ State/ Zip: NEW BALTIMORE MI 48047-4037

Census Tract: 221200

Block Group: 3

Owner Name: TREVOR MORRIS

Taxpayer Address: 50335 FOXCREST ST

City/ State/ Zip: NEW BALTIMORE MI 48047-4037

City/ Village/ Town: CHESTERFIELD TWP

Subdivision: HOMEWOOD GARDENS

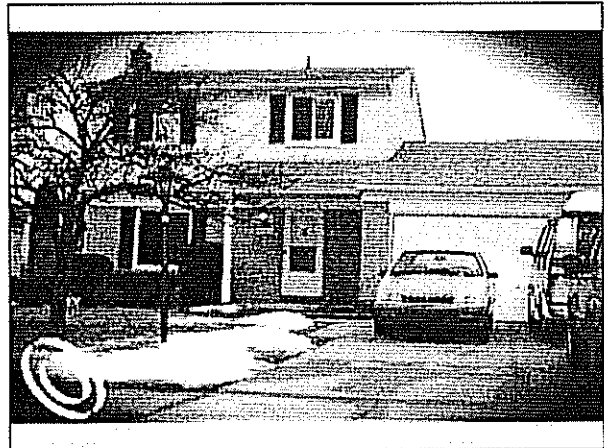
MLS Area: 03091-CHESTERFIELD TWP

School District: ANCHOR BAY

Property Category: RS

Land Use: 403

Legal Description: HOMEWOOD GARDENS SUBDIVISION LOT 153



Year	Season	Total Ad Valorem	Administrative Fees	Special Assessment	City/ Village / Township	Total Seasonal
2012	Summer	946.95	9.46	0.00	0.00	956.41
2011	Winter	668.85	6.68	1.34	0.00	676.87
2011	Summer	910.74	9.10	0.00	0.00	919.84
2010	Winter	880.52	8.80	1.18	0.00	890.50
2010	Summer	1,189.96	11.89	0.00	0.00	1,201.85
2009	Winter	901.90	9.01	1.03	0.00	911.94
2009	Summer	1,218.87	0.00	0.00	0.00	1,218.87
2008	Winter	1,170.65	0.00	1.04	0.00	1,171.69
2008	Summer	1,552.76	0.00	0.00	0.00	1,552.76

Property Value History

Year	Taxable Value	State Equalized Value	Homestead/ Percent	Total Taxes
2012	46,574.00	49,650.00	100.00	956.41
2011	45,350.00	45,350.00	100.00	1,596.71
2010	59,700.00	59,700.00	100.00	2,092.35
2009	61,150.00	61,150.00	100.00	2,130.81
2008	79,369.00	79,369.00	100.00	2,724.45

Property History

Grantor	Grantee	Sale Date	Deed Date	Sale Price	Deed Type	Liber/ Page
RYAN RESIDENTIAL PROPERTIES LL	TREVOR MORRIS	7/16/2010	6/30/2010	119,900.00	WAR/DEED	20339/0619
RYAN RESID PROPS GROUP LLC	WILLIAM ROSIN	3/3/2010	2/26/2010	33,267.00	RE	20158/0282
WILLIAM E ROSIN	RYAN RESIDENTIAL PROPERTIES LL	3/8/2010	2/26/2010	40,967.00	WAR/DEED	20163/0712
WILLIAM E ROSIN	RYAN RESIDENTIAL PROPERTIES GR	2/25/2010	2/12/2010	33,267.00	SHER/DEED	20151/0449
WILLIAM E ROSIN	KEVIN ROSIN	11/13/2007	11/13/2007	28,000.00	QC	19043/0669

Mortgage History

Obligee	Obligor	Record Date	Doc Date	Amount	Doc Type	Liber/ Page
MORTGAGE 1 INC	TREVOR MORRIS	7/8/2010	6/30/2010	118,306.00	MTG	20326/0893

12-06131-tjt Doc 1 Filed 12/11/12 Entered 12/11/12 17:11:00 Page 35 of 62

REC'D MACOMB CO *10FEB23P0235

RET'D. FOR CORR. FEB 23 2010

20407
LIBER 20151 PAGE 449



REC'D MACOMB CO *10FEB25AM1151

02/25/2010 12:02:01 P.M.
MACOMB COUNTY, MI
CAROLELLA SABAUGH, REGISTER OF DEEDS

279744(P01 Rosin - BK Transition

SHERIFF'S DEED ON MORTGAGE SALE

This Indenture Made this 12th day of February, A.D. 2010, between, ANGELA CARNAGHI, a Deputy Sheriff in and for Macomb County, Michigan, whose address is 43565 Fillmore St Mount Clemens, Michigan 48043-1034, party of the first part, and Ryan Residential Properties Group, LLC, 42490 Garfield, Ste. 202, Clinton Twp., MI 48038 party of the second part (hereinafter called the grantee).

WITNESSETH, That Whereas a certain mortgage made by William E Rosin, a Single Person, original mortgagor(s), to Standard Federal Bank, Mortgagee, dated April 10, 1989, and recorded on April 18, 1989 in Liber 4628 on Page 964, and assigned by said Mortgagee to CitiMortgage, Inc. as assignee as documented by an assignment dated August 19, 2009 recorded on September 16, 2009 in Liber 19930 on Page 125, in Macomb county records, Michigan and

WHEREAS, said mortgage contained a power of sale which has become operative by reason of a default in the condition of said mortgage, and

WHEREAS, no suit or proceedings at law or in equity have been instituted to recover the debt secured by said mortgage or any part thereof, and

WHEREAS, by virtue of said power of sale, and pursuant to the statute of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in said mortgage, that the said premises, or some part of them, would be sold at 10:00 AM on the 12th day of February, A.D. 2010, at public vendue, that being the place of holding the Circuit Court for Macomb County where the premises are situated and

WHEREAS, pursuant to said notice I did, at on the day last aforesaid, expose for sale at public vendue the said lands and tenements hereinafter described, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Thirty-Three Thousand Two Hundred Sixty- * And 22/100 Dollars (\$33,267.22), that being the highest bid therefore and the grantee being the highest bidder, and *Seven

WHEREAS, said lands and tenements are situated in the Charter Township of Chesterfield, Macomb County, Michigan, more particularly described in exhibit A, attached and commonly known as:

50335 Foxcrest St
Property Tax Parcel ID 09-22-277-015

This property may be located within the vicinity of farmland or a farm operation. Generally, accepted agricultural and management practices, which may generate noise, dust, odors, and other associated conditions, may be used and are protected by the Michigan right to farm act.

Now, this Indenture Witnesseth, That I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain and sell unto the grantee, its successors and assigns, forever, all the estate, right, title and interest, which the said Mortgagee(s) had in said land and tenements and every part thereof, on the 10th day of April A.D. 1989, that being the date of said mortgage, or at any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoof forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could or ought to sell the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the date and year first above written,

ANGELA CARNAGHI

Deputy Sheriff in and for the County of Macomb

STATE OF MICHIGAN
COUNTY OF MACOMB

On this 12th day of February, A.D. 2010, before me, a Notary Public in and for said County of Macomb came ANGELA CARNAGHI, a Deputy Sheriff of said County, known to me to be the individual described in and who executed the above conveyance, and who acknowledged that he executed the same to be his free act and deed as such Deputy Sheriff.

SUZANNE L. MELI
Notary Public, State of Michigan
County of Macomb
My Commission Expires Apr. 22, 2012
Acting in the County of Macomb

Notary Public, Macomb County, Michigan
My commission expires:
Acting in the county of Macomb

THIS INSTRUMENT IS EXEMPT FROM MICHIGAN TRANSFER TAX UNDER MCL 207.526(v); MCL 207.526(v); MCL 207.526(v);

STATE OF MICHIGAN
MACOMB
2/15/2010
20407
REAL ESTATE
TRANSFER TAX
\$36.85
\$1.00
966338

Freddie Mac (DC) #204285089

279744F01 Rosin - BK Transition

Freddie Mac (DC) #204285089

Exhibit A - Property Description

Lot One Hundred Fifty-Three (153), Homewood Gardens Subdivision, as Recorded in Liber 61, pages 1, 2 and 3 of Plats, Macomb County Records.

TEAM C - William E Roain

EVIDENCE OF SALE

(Affidavit of Posting)

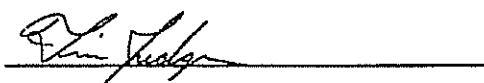
STATE OF MICHIGAN

ss.

COUNTY OF MACOMB

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525 THIS FIRM IS A DEBT COLLECTOR. ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by William E Roain, a Single Person, original mortgageor(s), to Standard Federal Bank, Mortgagee, dated April 10, 1989, and recorded on April 18, 1989 in Liber 4828 on Page 664, and assigned by said Mortgagee to CitiMortgage, Inc. as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Three Thousand Eight Hundred Thirty-Eight And 35/100 Dollars (\$33,838.35), including interest at 5.92% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on February 12, 2010. Said premises are situated in Charter Township of Chesterfield, Macomb County, Michigan, and are described as: Lot One Hundred Fifty-Three (153), Homewood Gardens Subdivision, as Recorded in Liber 81, pages 1, 2 and 3 of Plate, Macomb County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 500.3241a, in which case the redemption period shall be 30 days from the date of such sale. Dated: January 11, 2010 For more information, please call: FC C (248) 863-1301 Trott & Trott, P.C. Attorneys For Services 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #278744F01(1-11)(2-1)

Tim Judge, being duly sworn, deposes that on the 14th day of January, 2010 A.D., he/she posted a notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to the front door.



Tim Judge

Subscribed and sworn before me on this 19th day of January 2010 A.D.



Deborah L. Ellick

Notary Public Wayne County, Michigan. My commission expires: November 19, 2013. Acting in Macomb County, Michigan.

CIRCLE IF

☒ Vacant

Multi-Unit Upper Unit Lower Unit

Multi-Addr Unit 1 Unit 2 Unit A Unit B

Condo Mobile/Manufactured Home No Dwelling

Attorney Office: Trott & Trott P.C. (Team c) Macomb

Attorney File# 278744F01080708

Notice ID# 724778

Rusin, Kevin
NON-MILITARY AFFIDAVIT
STATE OF MICHIGAN

T&T #279744F01

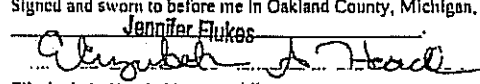
SS.

COUNTY OF OAKLAND

The undersigned, being first duly sworn, deposes and says that upon investigation she/he is informed and believes that none of those persons named in the attached notice of mortgage foreclosure are currently in active military service of the United States.


Jennifer Flukes

Signed and sworn to before me in Oakland County, Michigan, on this 9 day of Feb, 10 by


Elizabeth A. Haack

Elizabeth A. Haack, Notary public
State of Michigan, County of Oakland
My commission expires June 27, 2012
Acting in the County of Oakland

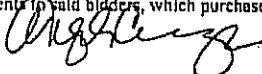
EVIDENCE OF SALE (Affidavit of Auctioneer)
STATE OF MICHIGAN

SS.

COUNTY OF MACOMB

ANGELA CARNAGHI

being duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb; that he acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice: that said sale was opened at 10:00 AM on the 12th day of February, A.D. 2010, at the North Main Street entrance to the Macomb county Court building in the City of Mt. Clemens, Macomb County, Michigan, that being the place of holding the Circuit Court in said Macomb County; that the highest bid for the lands and tenements therein described was Thirty-Three Thousand Two Hundred Sixty-* And 22/100 Dollars dollars \$33,267.22 made by Ryan Residential Properties** that said sale was in all respects open and fair, and that he did strike off and sell lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.




*Seven

ANGELA CARNAGHI

**Group, LLC

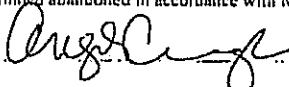
Deputy Sheriff in and for Macomb County, Michigan

Signed and sworn to before me in Macomb County, Michigan, on this 12th day of February, A.D. 2010


Suzanne L. Meli
Notary Public, Macomb County, Michigan
My Commission Expires:
Acting in the county of Macomb

SUZANNE L. MELI
Notary Public, State of Michigan
County of Macomb
My Commission Expires Apr. 22, 2012
Acting in the County of Macomb

I DO HEREBY CERTIFY that the last day to redeem is August 12, 2010, after which the within Sheriff's Deed will become operative, unless determined abandoned in accordance with MCLA 600.324 1a, or unless redeemed according to the law, in such case made and provided.



Deputy Sheriff in and for Macomb County, Michigan

ANGELA CARNAGHI

Prepared By:
Kimberly D. Jones (P66139)
Trott & Trott, P.C.
31440 Northwestern Highway, Suite 200
Farmington Hills, MI 48334-2525
T & T # 279744F01

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to Federal Home Loan Mortgage Corporation c/o Trott & Trott, P.C., Post-Sale Unit, 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. TROTT & TROTT, P.C. hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff's Deed.

AFFIDAVIT OF MCL 600.3205 NOTICE

STATE OF MICHIGAN)
COUNTY OF OAKLAND) SS.

NOW COMES Jennifer Flukas, who, first being sworn, deposes and says:

That he/she is an attorney for Federal Home Loan Mortgage Corporation, and is duly authorized to execute this Affidavit on its behalf.

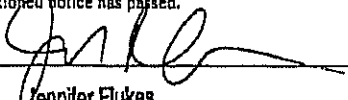
That he/she served written notice dated August 18, 2009 in the manner necessary according to MCL 600.3205a(3);

That said notice includes: (a) the reason for default and the amount due and owing; (b) the contact information for the mortgage holder, the mortgage servicer, or any agent designated by the mortgage holder or mortgage servicer; and (c) a statement of the borrowers' rights, all according to MCL 600.3205a(1);

That said notice includes a list of housing counselors as required by MCL 600.3205a(2); and

That the borrower(s) responded and requested a meeting pursuant to MCL 600.3205b, no agreement could be reached, they are not eligible for a loan modification, and 90 days from the date of the aforementioned notice has passed.

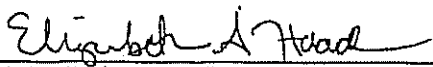
FURTHER DEPONENT SAYETH NOT.



Jennifer Flukas
Attorney for Federal Home Loan Mortgage Corporation
Trott & Trott, P.C.
31440 Northwestern Highway, Suite 200
Farmington Hills, MI 48334-2525

Signed and sworn to before me in Oakland County, Michigan, on 2-9-10

by Jennifer Flukas, Attorney for Federal Home Loan Mortgage Corporation



Elizabeth A. Haack, Notary public
State of Michigan, County of Oakland
My commission expires June 27, 2012
Acting in the County of Oakland

T&T # 279744F01 Rasin, Kevin

TEAM C - William E Rosin

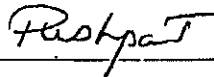
TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525 THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by William E Rosin, a Single Person, original mortgagee, to Standard Federal Bank, Mortgagee, dated April 10, 1989, and recorded on April 18, 1989 in Liber 4626 on Page 964, and assigned by said Mortgagee to CIL Mortgage, Inc. as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Three Thousand Eight Hundred Thirty-Eight And 35/100 Dollars (\$33,838.35), including interest at 5.92% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on February 12, 2010. Said premises are situated in Charter Township of Chesterfield, Macomb County, Michigan, and are described as: Lot One Hundred Fifty-Three (153), Homewood Gardens Subdivision, as Recorded in Liber 81, pages 1, 2 and 3 of Plats, Macomb County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. Dated: January 11, 2010 For more information, please call: FC C (248) 593-1301 Trott & Trott, P.C. Attorneys For Services 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #279744F01(1-11)(2-1)

AFFIDAVIT OF PUBLICATION

(Affidavit of Publisher)

STATE OF MICHIGAN,
ss.
COUNTY OF MACOMB

Pushpa Jayaprakash, an employee of the publisher of Macomb County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Macomb County Legal News, a newspaper printed and circulated in said Macomb County on January 11, January 18, January 25, February 1, 2010 A.D.



Pushpa Jayaprakash

Subscribed and sworn before me on this 1st day of February 2010 A.D.



Margot Blanchette

Notary Public Oakland County, Michigan. My commission expires: July 2, 2010. Acting in Macomb County, Michigan.

Attorney Office: Trott & Trott P.C. (Team C) Macomb TEAM C

Attorney File #: 279744F01

Notice #: 724778

TEAM C - Kevin William Roach

AFFIDAVIT OF PUBLICATION

NOTICE PURSUANT TO MCL 600.3205a(4) NOTICE is hereby provided to Kevin William Roach, the borrower and/or mortgagor (hereinafter "Borrower") regarding the property located at: 50335 Foxcroft St, Cheesefield, MI 48047-4037. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1301. The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at <http://www.michigan.gov/mahda> or at (888) 645-7432. If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from August 18, 2009, foreclosure proceedings will not be commenced until 90 days after August 18, 2009. If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 988-0738. THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. Date: August 19, 2009 For more information, please call: FC C (248) 593-1301 Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 279744F01 (8-18)

(Affidavit of Publisher)

STATE OF MICHIGAN,
ss.
COUNTY OF MACOMB

Pushpa Jayaprakash, an employee of the publisher of Macomb County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Macomb County Legal News, a newspaper printed and circulated in said Macomb County on August 19, 2009 A.D.



Pushpa Jayaprakash

Subscribed and sworn before me on this 19th day of August 2009 A.D.



Margot Blanchette

Notary Public Oakland County, Michigan. My commission expires: July 2, 2010. Acting in Macomb County, Michigan.

Attorney Office: Trott & Trott P.C. (team c) Macomb TEAM C
Attorney File #: 279744F01
Notice #: 653808

AFFIDAVIT OF PURCHASER

The Undersigned, being duly sworn, states as follows:

1. I am an agent of RYAN RESIDENTIAL PROPERTIES GROUP, LLC and am authorized as a representative to submit this Affidavit of Purchaser. I have knowledge of the facts stated herein and am competent to testify concerning such facts regarding a foreclosure sale schedule for FEBRUARY 12, 2010 with respect to certain real property (the "Property") commonly known as 50335 FOXCREST ST .

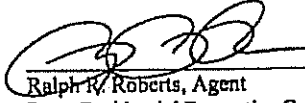
2. This affidavit may only be recorded and used by RYAN RESIDENTIAL PROPERTIES GROUP, LLC in the event it is the successful purchaser of the property on FEBRUARY 12, 2010. No other purchaser may utilize this affidavit.

3. The last date the Property may be redeemed is AUGUST 12, 2010 ANY REDEEMING PARTY SHOULD NOTE THAT THIS DATE MAY CHANGE AS SET FORTH IN SUBSEQUENT AFFIDAVITS OR AS PROVIDED BY APPLICABLE LAW.

4. The amount necessary to redeem the Property is \$33,267.22, plus interest per diem rate of \$5.40 from the date of sale to the date of redemption, plus any additional amounts that may be added pursuant to MCLA S600.3240(4). ANY REDEEMING PARTY SHOULD NOTE THAT THIS AMOUNT MAY INCREASE to include amounts paid by your company here for taxes, amounts necessary to redeem senior liens, condominium assessments, homeowner association assessments, community association assessments, insurance premiums, or any other amounts as provided by MCLA S600.3240(4), as well as interest thereon at the interest rates specified in the mortgage from the date of payment to the date of redemption.

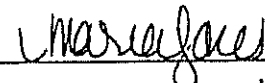
5. RYAN RESIDENTIAL PROPERTIES GROUP, LLC has designated Ralph R. Roberts as its designee responsible to assist an appropriate person redeeming the Property in computing the exact amount required to redeem the Property and to receive redemption funds. If you choose to utilize this assistance, contact Ralph R. Roberts at ralphroberts25@gmail.com or by phone at 586-751-0000. Pursuant to statute, Ralph R. Roberts will charge a fee of \$250.00 (Two Hundred Fifty and 00/100 dollars) if you opt to use this assistance.

FURTHER DEPONENT SAYETH NOT.


Ralph R. Roberts, Agent
Ryan Residential Properties Group, LLC
42490 Garfield Rd, Suite 202
Clinton Township, MI 48038

Subscribed and sworn before me in
Macomb County, Michigan, on Feb 22, 2010.

MARIA JONES
Notary Public, Wayne County, MI
Acting in Macomb County, MI
My Commission Expires 3/30/2012


_____, Notary Public
State of Michigan, County of _____
My commission expires on _____

Mortgagor(s): William E. Rosin

Drafted by & Return to: Ralph R. Roberts, 12900 Hall Rd, Suite 300, Sterling Hts, MI 48313

REC'D MACOMB CO 10 MAR 02 PM 02:28

22201
LIBER 20158 PAGE 282



03/03/2010 08:43:25 A.M.
MACOMB COUNTY, MI
CARNELLA SABAUGH, REGISTER OF DEEDS

SEAL

Redemption Certificate

Received from The Estate of William E. Rosin, deceased (William E. Rosin original mortgagor) for 50335 Foxcrest St, Chesterfield Township, MI 48047 this 26th day of February, 2010 the sum of \$33,267.22 being payment in full for the redemption from SHERIFF'S SALE on foreclosure for the following described property located in the Township of Chesterfield, County of Macomb, State of Michigan to wit:

Lot 153, Homewood Gardens Subdivision, a recorded in Liber 61, pages 1, 2, and 3 of Plats, Macomb County Records.

Parcel I.D. No. 09-22-277-015
Commonly known as: 50335 Foxcrest St

The said Sheriff's Deed, held by Ryan Residential Properties Group, LLC foreclosing a mortgage given by William E. Rosin, a single person to Standard Federal Bank dated April 10, 1989 and recorded April 18, 1989 in L 4628, P 964, Macomb County Records and assigned to Citimortgage, Inc. by assignment dated August 19, 2009 and recorded September 16, 2009 in L 19950 P 125, Macomb County Records.

The undersigned hereby certifies that the interest acquired in the aforementioned Sheriff Deed has not been assigned, transferred or encumbered.

Dated: February 26, 2010

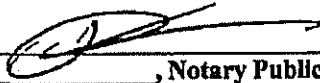
Ryan Residential Properties Group, LLC


Jon G. Savoy, Managing Member

STATE OF MICHIGAN)
COUNTY OF MACOMB) ss.

Acknowledged before me in Macomb County, Michigan, on February 26, 2010 by Jon G. Savoy, Managing Member of Ryan Residential Properties Group, LLC

Jeffrey S. Asquith
Notary Public, Macomb County, MI
My Commission Expires April 23, 2012
Acting in Macomb County, MI


_____, Notary Public
State of Michigan, County of Macomb
My commission expires on _____
Acting in the County of Macomb

Drafted by & Return to: Jon G. Savoy, 42490 Garfield, Suite 202, Clinton Township, MI 48038

GRECO

RECEIVED CO '10 MAR 02 PM 0228

Approved, SCAO

PROBATE OSM CODE: EXR

STATE OF MICHIGAN JUDICIAL DISTRICT JUDICIAL CIRCUIT COUNTY PROBATE	CERTIFICATION OF RECORDS/ ATTESTATION OF EXEMPLIFIED COPIES	CASE NO. 2009-197304-CZ
--	--	----------------------------

Court address

Court telephone no.

21850 DUNHAM, MT. CLEMENS, MI 48043

(586) 469-5290

Plaintiff

Defendant

v

☐ Juvenile In the matter of

☒ Probate In the matter of

KIMBERLY K. DENRYTER SUCC PERSONAL REPRESENTATIVE OF WILLIAM

E. ROSIN, DECEASED VS. KEVIN W. ROSIN

ATTESTATION OF CLERK/REGISTER

I am the clerk/register of the court and I attest that:

1. I am the custodian of the records of the MACOMB COUNTY PROBATE court.

2. I have compared the annexed copies of ORDER OF DEFAULT JUDGMENT

from the above case with the originals on file and of record in this court, and I find the copies to be true copies of the whole of such originals.

FEBRUARY 25, 2010

Date

Signature

ROSALYN HAINSBERRY

Clerk/Register (type or print)

By:

Deputy clerk/register (type or print)

CERTIFICATION OF JUDGE

I, PAMELA G. O'SULLIVAN

Name (type or print)

Judge of the

MACOMB COUNTY PROBATE

court, certify that the above attestation is in proper form and that the signature is genuine.

FEBRUARY 25, 2010

Date

Judge

22205

LIBER 20158 PAGE 283

Bar no.



03/03/2010 08:44:21 A.M.

MACOMB COUNTY, MI

SEAL

CARRELLA SABAUGH, REGISTER OF DEEDS

NOTE: The Certification of Judge is completed only when records are being sent out of the state.

MC 202 (6/03) CERTIFICATION OF RECORDS/ATTESTATION OF EXEMPLIFIED COPIES

28 USC 1738

603829 6131-tjt Doc 1 Filed 12/11/12 Entered 12/11/12 17:11:00

GRECO 25

Page 45 of 62

STATE OF MICHIGAN
IN THE PROBATE COURT FOR THE COUNTY OF MACOMB

KIMBERLY K. DENRYTER, as Successor
Personal Representative of the ESTATE OF
WILLIAM E. ROSIN, Deceased,

Hon. Pamela G. O'Sullivan

Case No: 09-197304-CZ

Plaintiff,

v

KEVIN W. ROSIN, Individually and as
Former Personal Representative of the
ESTATE OF WILLIAM E. ROSIN, Deceased,

Defendant.

Frank E. Henke (P51464)
David L. Skidmore (P58794)
Laura E. Morris (P70179)
WARNER NORCROSS & JUDD LLP
Attorneys for Plaintiff
900 Fifth Third Center, 111 Lyon Street, N.W.
Grand Rapids, MI 49503
(616) 752-2000

ORDER OF DEFAULT JUDGMENT

At a session of said Court held in the
City of Mount Clemens, Macomb County,
Michigan, on **SEP 30, 2009**
Present: Hon. Pamela G. O'Sullivan

The above matter was brought before the Court on the Plaintiff's Verified Complaint To Quiet Title And For Other Relief and Motion For Default Judgment, a Default having been entered against the Defendant, the Court having reviewed the Plaintiff's Motion For Default Judgment and having taken testimony;

 2009-197304-
CZP
00024478322
DFJP50

IT IS HEREBY ORDERED:

1. That the Estate is the fee simple owner of the entire real property located at 50335 Foxcrest Drive, Township of Chesterfield, City of New Baltimore, Macomb County, Michigan 48047, Parcel ID Number 009-022-277-015-00-00, with the legal description of: Lot 153 Homewood Gardens Subdivision, Part of East ½ of frac. Section 22, town 3 North range 14 east according to the plat thereof as recorded in liber 61, pages 1, 2, and 3 Macomb County Records.

2. That Kevin Rosin improperly transferred the Estate's real property from the Estate into his own name, and that as a result, the deed recorded by Kevin Rosin with the Macomb County Register of Deeds, Liber 19043 Page 669 is void.

3. That the Estate has been actually damaged by Kevin Rosin's actions in the following amount:

A. \$122,300, for the value of the Estate's real property that the Defendant deeded to himself without payment to the Estate;

B. \$12,000, for the reasonable rental value of the real estate after July 7, 2008;

C. \$23,306.25, for the cash that the Kevin Rosin took from the Decedent's LaSalle bank account and did not report on the Estate's inventory; and

D. \$36,438.00, for the depreciation of the Estate's real property after July 7, 2008.

4. That the Estate is entitled to three times its actual damages listed above from the Defendant due to the Defendant's conversion of these Estate assets, which equals \$582,132.75.

5. That as of the filing of the Plaintiff's Motion For Default Judgment, the Estate has incurred \$12,046 in attorney and paralegal fees and \$525.55 in costs in connection with this

litigation to recover the Estate property from Kevin Rosin, communicating with real estate agents involved with Kevin Rosin's attempt to sell the Estate's real property without authority, and for filing the Motion For Default Judgment.

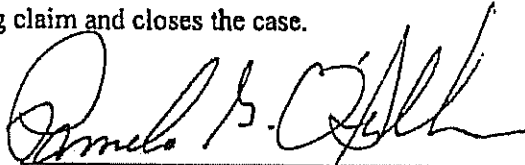
6. That collectively, the amount of this Default Judgment totals \$594,704.30, plus \$ 1600⁰⁰ incurred by the Estate in attorneys fees and costs incurred to appear on this Motion.

7. That the amount of this Default Judgment is to be surcharged against Kevin Rosin's share of the Estate.

8. That to the extent that Kevin Rosin's share of the Estate does not cover the amount of the Default Judgment, the Estate is permitted to collect against Kevin Rosin personally.

9. This Order resolves the last pending claim and closes the case.

Date: SEP 30 2009



Hon. Pamela G. O'Sullivan
Probate Court Judge

GR1693960-1

REC'D MACOMB CO *10MAR03PM0258

24374
LIBER 20163 PAGE 712



03/08/2010 10:58:23 A.M.
MACOMB COUNTY, MI
CARROLLA SABAUGH, REGISTER OF DEEDS

This is to certify that according to the County
Treasurer's records there are no tax liens
on this property and that the taxes are paid
for five years prior to the date on this instrument
except 20/09 No 3083 JED B. WAHBY
Macomb County Treasurer BY
This certification does not include current taxes now
being collected. Date 3/4/10

**WARRANTY DEED
STATUTORY FORM**

KNOW ALL MEN BY THESE PRESENTS: That KIMBERLY K. DENTRYTER, PERSONAL REPRESENTATIVE OF THE
ESTATE OF WILLIAM E. ROSIN, DECEASED, MACOMB COUNTY PROBATE OFFICE FILE NO. 07-191378-DE

Whose address is 50335 FOXCREST, CHESTERFIELD TWP., MI 48047

Convey and Warrant to RYAN RESIDENTIAL PROPERTIES, LLC, A MICHIGAN LIMITED LIABILITY COMPANY

Whose address is 100 GALLERIA OFFICENTRE, STE. 401, SOUTHFIELD, MI 48034

The following described premises situated in the Township of Chesterfield County of Macomb State of Michigan, to-wit:

Lot 153, Homewood Gardens Subdivision, according to the plat thereof as recorded in liber 61, page 1,2 and 3 of Plats,
Macomb County Records.

Parcel Identification No. 09-22-277-015

Commonly known as: 50335 FOXCREST, CHESTERFIELD TWP., MI

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining,
for the sum of FORTY THOUSAND NINE HUNDRED SIXTY-SEVEN & 22/100 (\$40,967.22) DOLLARS.

Subject to the existing building and use restrictions, easements and zoning ordinances, if any, and taxes and assessments which
constitute a lien, but are not yet due and payable

On this 26TH day of FEBRUARY, 2010

In the presence of:

STATE OF
MICHIGAN



REAL ESTATE
TRANSFER TAX
\$307.50
\$67790

Signed by:

Kimberly K. Dentryter
KIMBERLY K. DENTRYTER, PERSONAL
REPRESENTATIVE OF THE ESTATE OF
WILLIAM E. ROSIN, DECEASED, MACOMB
COUNTY PROBATE OFFICE FILE NO. 07-191378-
DE

OF MICHIGAN)
Y OF MACOMB) ss

Said instrument was acknowledged before me this 26TH day of FEBRUARY, 2010 by
KIMBERLY K. DENTRYTER, PERSONAL REPRESENTATIVE OF THE ESTATE OF WILLIAM E. ROSIN,
D, MACOMB COUNTY PROBATE OFFICE FILE NO. 07-191378-DE

JEFFREY S. ASQUITH

Notary Public, Macomb County, MI

My Commission Expires April 23, 2012

Commission expires

Acting in Macomb County, MI

Notary Public
County, Michigan

Treasurer's Certificate		City Treasurer's Certificate
Ordered Return to: by la Officenter mi 48034	Send Subsequent Tax Bills To:	Drafted by: Ralph R. Roberts 12900 Hall Rd., Ste. 300 Sterling Heights, MI 48313
0603869		Recording Fee 14/11 Revenue Stamps \$ 352.60 ✓

REC'D MACOMB CO '10 JUL 14 PM 02:46



This is to certify that according to the County Treasurer's records there are no tax liens on this property and that the taxes are paid for five years prior to the date on this instrument except 20_____. No _____ TED B. WAHBY Macomb County Treasurer BY _____ This certification does not include current taxes now being collected. Date 7/12/10

83416
LIBER 20339 PAGE 619
07/16/2010 03:00:17 P.M.
MACOMB COUNTY, MI
SEAL
CARHELLA GABAUGH, REGISTER OF DEEDS

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That Ryan Residential Properties, LLC, a Michigan Limited Liability Company

the address of which is 100 GALLERIA OFFICENTRE, #401, SOUTHFIELD, MI 48034

Convey(s) and Warrant(s) to TREVOR MORRIS

whose address is 50335 FOXCREST, CHESTERFIELD, MI 48047

the following described premises situated in the Township of Chesterfield, County of Macomb, and State of Michigan, to-wit:

Lot 153, Homewood Gardens Subdivision, according to the plat thereof as recorded in liber 61, page(s) 1, 2 and 3 of Plats, Macomb County Records.

Parcel Identification No. 09-22-277-015

Commonly known as: 50335 FOXCREST, CHESTERFIELD TWP., MI, 48047

together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining for the sum of ONE HUNDRED NINETEEN THOUSAND NINE HUNDRED & 00/100, (\$119,900.00), DOLLARS.

Subject to: the existing building and use restrictions, easements, and zoning ordinances, if any, and taxes and assessments which constitute a lien, but are not yet due and payable.

Dated this 30th day of June, 2010

Signed in the presence of:

Signed by:

Ryan Residential Properties, LLC, a Michigan Limited Liability Company

By: JON G. SAVOY, MEMBER

By: _____



STATE OF MICHIGAN
COUNTY OF MACOMB

} SS.

The foregoing instrument was acknowledged before me this 30th day of June, 2010, by:
JON G. SAVOY, MEMBER ON BEHALF OF Ryan Residential Properties, LLC, a Michigan Limited Liability Company

Jeffrey S. Asquith
Notary Public, Macomb County, MI
My Commission Expires April 23, 2012
Acting In _____ County, MI

My Commission expires:

County Treasurer's Certificate

Acting In _____

City Treasurer's Certificate

Notary Public
County, Michigan

When Recorded Return To: TREVOR MORRIS, 50335 FOXCREST, CHESTERFIELD, MI 48047

Send Subsequent Tax Bills To: GRANTEE

Drafted by: Ralph Roberts, 12900 Hall Road, Suite 300, Sterling Heights, MI 48313

Escrow Number EE115580/50605426

Recording Fee \$15.00

Revenue Stamps \$1,032.00

Macomb County Public Records - Full Detail Report W/Community Profile Report

[Previous](#)[Next](#)

Property ID: 1020127027

Property Address: 38944 LOWELL CT

City/ State/ Zip: STERLING HEIGHTS MI 48310-3152

Census Tract: 231400 Block Group: 2

Owner Name: ANJELA MOORE

Taxpayer Address: 38944 LOWELL CT

City/ State/ Zip: STERLING HEIGHTS MI 48310-3152

City/ Village/ Town: STERLING HEIGHTS

Subdivision: FAIRFIELD VILLAGE # 01

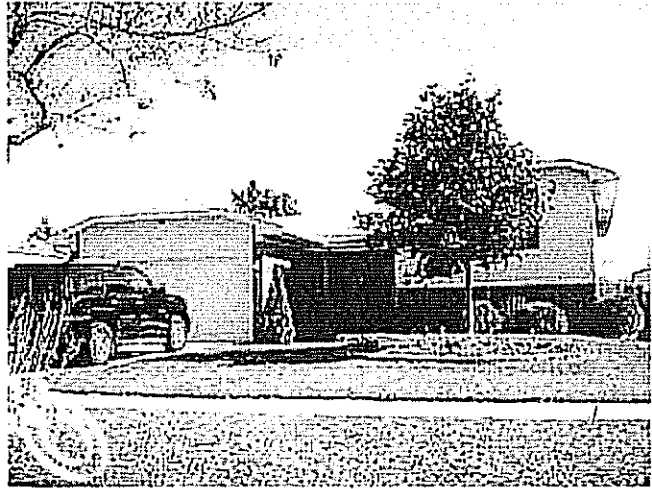
MLS Area: 03101-STERLING HEIGHTS

School District: WARREN CON

Property Category: RS

Land Use: 401

Legal Description: \$FAIRFIELD VILLAGE SUB NO. 2 LOT 373



Year	Season	Total Ad Valorem	Administrative Fees	Special Assessment	City/ Village / Township	Total Seasonal
2012	Summer	2,617.81	26.17	159.42	0.00	2,803.40
2011	Winter	69.78	0.69	105.22	0.00	175.69
2011	Summer	2,837.83	28.37	0.00	0.00	2,866.20
2010	Winter	73.67	0.73	0.00	0.00	74.40
2010	Summer	3,806.62	38.06	0.00	0.00	3,844.68
2009	Winter	85.73	0.85	0.00	0.00	86.58
2009	Summer	3,128.51	31.28	0.00	0.00	3,159.79
2008	Winter	94.05	0.94	0.00	0.00	94.99
2008	Summer	3,342.71	22.74	0.00	0.00	3,365.45

Year	Taxable Value	State Equalized Value	Homestead/ Percent	Total Taxes
2012	66,900.00	66,900.00	100.00	2,803.40
2011	73,500.00	73,500.00	100.00	3,041.89
2010	77,600.00	77,600.00	0.00	3,919.08
2009	90,300.00	90,300.00	100.00	3,246.37
2008	99,000.00	99,000.00	100.00	3,460.44

Property History

Grantor	Grantee	Sale Date	Deed Date	Sale Price	Deed Type	Liber/ Page
1836 BRYs LLC	ANJELA MOORE	7/12/2010	6/28/2010	123,205.00	WAR/DEED	20329/ 0184
JON G SAVOY	1836 BRYs LLC	2/26/2010	2/23/2010	0.00	QC	20152/ 0537
VONCILE M SMITH	JON SAVOY	10/8/2009	9/18/2009	48,373.00	SHER/DEED	19977/ 0646
KOLA GJONAJ	VONCILE M SMITH	5/12/2004	4/15/2004	200,000.00	WAR/DEED	15402/ 0300

12-06131-tjt Doc 1 Filed 12/11/12 Entered 12/11/12 17:11:00 Page 51 of 62

REC'D MACOMB CO *09OCT05#0225
RETD FOR COURT OCT - 8 2009
REC'D MACOMB CO *09OCT08#0940

9108935
LIBER 19977 PAGE 646



10/08/2009 10:06:16 A.M.
MACOMB COUNTY, MI
CARMELLA SABAUGH, REGISTER OF DEEDS

SHERIFF'S DEED ON MORTGAGE FORECLOSURE

THIS INDENTURE made the September 18, 2009 between Suzanne Mell a deputy sheriff in and for Macomb County, Michigan, party of the first part, and Jon Savoy, 42490 Garfield Rd., Ste. 202, Clinton Twp., MI 48038 party of the second part (hereinafter called the grantee).

Witnesseth, that whereas, Voncile M. Smith, an unmarried woman, whose address is 38944 Lowell Court, Sterling Heights, MI 48310, made a certain mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns (hereinafter called "Mortgagee"), which was duly recorded in the office of the Register of Deeds of Macomb County in Liber 17793, Page 383, Macomb County Records. Said mortgage is now held by Deutsche Bank Trust Company America by assignment recorded on August 3, 2009 in Liber 19894, Page 515, Macomb County Records.

WHEREAS, said mortgage contained a power of sale which has become operative by reason of default in the terms and conditions of the mortgage; and

WHEREAS, no suit or proceeding at law or in equity has been instituted to recover the debt secured by the mortgage or any part thereof; and

WHEREAS, by virtue of the power of sale, and pursuant to the statutes of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in the mortgage that the premises, or some part of them, would be sold on the 18th day of September, 2009, at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County wherein the premises are located; and

WHEREAS, pursuant to said notice I did, at 10:00 a.m., local time, on the date stated above, expose for sale at public vendue the said lands and tenements described below, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Forty-Eight Thousand Three Hundred Seventy * & 93/100 Dollars (\$48,373.93), that being the highest bid therefore and the grantee being the highest bidder; and *Three

WHEREAS, said lands and tenements are situated in the City of Sterling Heights, Macomb County, Michigan, and are more particularly described as:

Lot 373 Fairfield Village Subdivision No. 2 as recorded in Liber 67, Page 34 through 38 of Plate, Macomb County Michigan

Tax# 10-20-127-027

More commonly known as 38944 Lowell Court


Now, this indenture Witnesseth, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain, and sell unto the grantee, its successors and assigns, FOREVER, all the estate, right, title, and interest which the said Mortgagor(s) had in said land and tenements and every part thereof, on 17th day of April, 2006, that being the date of said mortgage, or any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could, or ought to sell the same.

In witness whereof I have set my hand and seal.


Suzanne Mell
Deputy Sheriff in and for the County of Macomb, Michigan

State of Michigan
County of Macomb

This Sheriff's Deed on Mortgage Sale was acknowledged before me this September 18, 2009, by Suzanne Mell
Deputy Sheriff for Macomb County, Michigan.


Notary Public
Name
Macomb County, Michigan
My Commission Expires: _____
Acting in _____ County

County Revenue Required.
Exempt from State Real Estate Transfer Tax
pursuant to MCLA 207.526(v)

File Number: 530.1051 Loan Type: CONV

Yolanda Lamb
Notary Public, State of Michigan
County of Oakland
My Commission Expires 9-27-2015
Acting in the county of Macomb



NON-MILITARY AFFIDAVIT

State of Michigan

ss.
County of Oakland

The undersigned, being first duly sworn, states that upon investigation she/he is informed and believes that none of the persons named in the notice attached to the sheriff's deed of mortgage foreclosure, nor any person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantee(s).

The undersigned further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of The Servicemembers Civil Relief Act of 2003, as amended.

Jeffrey R. Currier
 Acknowledged Subscribed and sworn
 before me on this 16th day of September, 2009

Lindsay M. Pondrich, Notary Public
 Oakland County Acting in Oakland County, Michigan
 My Commission Expires: 07/16/2012

AFFIDAVIT OF AUCTIONEER and CERTIFICATE OF REDEMPTION PERIOD

State of Michigan

ss.
County of Macomb

Suzanne Meli being first duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb County; that he/she acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice; that said sale was opened at 10:00 a.m., local time, on the 18th day of September, 2009, North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County, that being the place of holding the Circuit Court for Macomb County, and said sale was kept open for the space of one hour; that the highest bid for the lands and tenements therein described was Forty-Eight Thousand Three Hundred Seventy-* & 93/100 Dollars (\$48,373.93); made by Jon Savoy ~~xxxxxxxxxxxxxxxx~~ that said sale was in all respects open and fair; and that he/she did strike off and sell said lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes. *Three

I DO HEREBY CERTIFY that the last day to redeem is March 18, 2010, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241 a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Suzanne Meli
 Deputy Sheriff
 Macomb County, Michigan

Notary Public Subscribed and sworn
 before me this 18th day of September, 2009.

Yolanda Lamb, Notary Public
 Name
 Macomb County, Michigan
 My commission expires: _____

Yolanda Lamb
 Notary Public, State of Michigan
 County of Oakland
 My Commission Expires 9-27-2015
 Acting in the county of Macomb

Drafted by and when recorded return to:
 Marshall R. Isaacs
 Orleans Associates, P.C.
 P.O. Box 5041
 Troy, MI 48007-5041
 (248) 502-1400 File No: 530.1051

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to Orleans Associates, P.C., P.O. Box 5041, Troy, MI 48007-5041.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. ORLAND ASSOCIATES, P.C. Hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff's Deed.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Vondle M. Smith, an unmarried woman, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 17, 2006 and recorded April 26, 2006 in Liber 17793, Page 383, Macomb County Records, Michigan. Said mortgage is now held by Deutsche Bank Trust Company America by assignment. There is claimed to be due at the date hereof the sum of One Hundred Eighty-Six Thousand Nine Hundred Ninety-Eight and 68/100 Dollars (\$186,998.68) including interest at 6.625% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County in Macomb County, Michigan at 10:00 a.m. on SEPTEMBER 18, 2009. Said premises are located in the City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 373 Fairfield Village Subdivision No. 2 as recorded in Liber 67, Page 34 through 38 of Plats, Macomb County Michigan. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: August 18, 2009 Orans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 2485021499 File No. 530.1051 ASAP# 3228929 08/18/2009, 08/25/2009, 09/01/2009, 09/08/2009

AFFIDAVIT OF POSTING

STATE OF MICHIGAN

COUNTY OF Macomb

DAVID ALLAN, being duly sworn, deposes and says that on the 21 day of AUG A.D., 2009, he posted a Notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to:

38944 Lowell Court
STERLING HEIGHTS MI 48310

Signature

DAVID ALLAN
Printed Name (Please Print Neatly)

Agent, please mark the below, when applicable:

- ☐ Multi Unit
☐ Mobile/Manufactured Home
☐ Vacant/Abandonment
☐ No Dwelling
☐ Other (i.e. visual damage) _____

Acknowledged ☒

Subscribed and sworn to before me this 21 day of AUG, A.D. 2009

William McBride

Signature of Notary Public

William McBride
Printed Name of Notary Public
(Please Print Neatly)

MACOMB County, Michigan

My Commission Expires: 11 30 11

Acting in MACOMB County, Michigan

DRAFTED By and when recorded

Return to: **Orans & Associates, P.C.**

**P.O. Box 5041
Troy, MI 48007
(248)502-1400**

File No. 5301051ASAP No. 3228929

County of Macomb } ss.
STATE OF MICHIGAN, }

Crystal Hill being duly sworn,
deposes and says that I am the Legal Rep
of the MACOMB DAILY, a newspaper printed and circulated
weekly in Macomb County, Michigan, and that I held such a
position during the publication of the notice hereto annexed;
that a notice of.....

Public notice
of which the annexed notice is a true copy, was published in
the said MACOMB DAILY.....

four times immediately preceding the
9th of Sept that the annexed printed copy of said notice
was taken from the said newspaper. That the dates of

publication of said notice were.....
August 18, 25, September 1, 8, 2009
and further deponent sayeth not.

Crystal Hill
Crystal Hill

Acknowledged 14
September before me this 14 day of
A.D. 2009

Jim Crow
NOTARY PUBLIC, MACOMB COUNTY, MICHIGAN

JINA M. CROWN
NOTARY PUBLIC, STATE OF MI
COUNTY OF LAPEER
MY COMMISSION EXPIRES MAR 30, 2014
ACTING IN COUNTY OF Macomb

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Vancille M. Smith, an unmarried woman, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 17, 2006 and recorded April 26, 2006 in Liber 17793, Page 383, Macomb County Records - Michigan. Said mortgage is now held by Deutsche Bank Trust Company America by assignment. There is claimed to be due at the date hereof the sum of One Hundred Eighty-Six thousand Nine Hundred Ninety-Eight and 88/100 Dollars (\$186,988.88) including interest at 6.825% per annum. Under the power of sale conferred in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises or some part of them, at public vendue at the North Main Street entrance to the Macomb County Court Bldg. in the City of Mt. Clemens, Macomb County in Macomb County, Michigan at 10:00 a.m. on SEPTEMBER 18, 2009. Said premises are located in the City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 373, Fairfield Village Subdivision No. 2 as recorded in U-17793, Page 34 through 38 of Plats, Macomb County Michigan. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foregoing mortgage can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: August 18, 2009 Orleans Association, P.C. Attorneys for Services: P.O. Box 5041 Troy, MI 48007-5041 2485021488 File No. 536.1051 ASAP# 3228928 08/18/2009, 08/25/2009, 08/01/2009, 09/08/2009

530.1051

County of Macomb } ss.
STATE OF MICHIGAN, }

Crystal Hill being duly sworn,
deposes and says that I am the Legal Rep
of the MACOMB DAILY, a newspaper printed and circulated
weekly in Macomb County, Michigan, and that I held such a
position during the publication of the notice hereto annexed;
that a notice of.....

Public notice
of which the annexed notice is a true copy, was published in
the said MACOMB DAILY.....

once immediately preceding the
19 of July that the annexed printed copy of said notice
was taken from the said newspaper. That the dates of

publication of said notice were.....
July 18, 2009
and further deponent says on not.....
Crystal Hill

Acknowledged me
Subscribed and sworn to before me this 23 day of
July A.D. 2009
Sherman

NOTARY PUBLIC, MACOMB COUNTY, MICHIGAN

TINA M. CLOWN
NOTARY PUBLIC, STATE OF MI
COUNTY OF Lapeer
MY COMMISSION EXPIRES MAR 30, 2014
ACTING IN COUNTY OF Macomb

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICATION WITH OUR OFFICE COULD BE INTERPRETED AS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE, PLEASE CONTACT OUR OFFICE, AS YOU ARE ENTITLED TO SPECIAL PROTECTIONS. To: Veronica Smith, 38944 Lowell Court, Sterling Heights, MI 48310 State law requires that you receive the following notice: You have the right to request a meeting with your mortgage holder or mortgage servicer. The person to contact and that has the authority to make agreements for a loan modification with you is: Orleans Associates, P.O. Box 5041 Troy, MI 48007-5041, (248) 502-1331. You may contact a housing counselor by visiting the Michigan State Housing Development Authority (MSHDA) website or by calling MSHDA. The website address and telephone number of MSHDA is: (www.mshda.info/counseling/search/), telephone (517) 373-8370, TTY 1-800-382-4383. If you request a meeting with the servicer's designee, foreclosure will not start until 30 days after the date the Notice was mailed to you. If you and the servicer's Designee reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if you abide by the terms of the agreement. You have the right to contact an attorney. You may contact attorney of your choice. If you do not have an attorney, the telephone number for the Michigan State Bar Association's Lawyer Referral Service is 1-800-868-0738. Dated: July 18, 2009 Orleans Associates P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 File Number: 530.1051 ASAP# 3186534 07/18/2009

AFFIDAVIT OF COMPLIANCE

STATE OF MICHIGAN)
 ss)
COUNTY OF OAKLAND)

Marshall R. Isaacs, being first duly sworn, deposes and says: ---

1. That he is the duly authorized attorney Deutsche Bank Trust Company America, on behalf of it's servicing agent GMAC Mortgage, LLC and is familiar with the facts set forth herein

2. This affidavit is being filed to show compliance with MCL 600.3204 and 600.3205 with regard to the foreclosure by advertisement of the loan herein described, for the property located in the City of Sterling Heights, County of Macomb and State of Michigan, and further described as:

Lot 373 Fairfield Village Subdivision No. 2 as recorded in Liber 67, Page 34 through 38 of Plate, Macomb County Michigan

Commonly Known as: 38944 Lowell Court Tax ID #: 10-20-127-027

On or about April 17, 2006 a mortgage was executed between Voncile M. Smith, an unmarried woman to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns for \$176,000.00 on April 17, 2006, recorded April 26, 2006 in Liber 17793, Page 383, Macomb County Records.

3. Said mortgage is currently held by Deutsche Bank Trust Company America.

4. That the law firm of Orlans Associates, P.C. was retained to foreclose the above mortgage by advertisement.

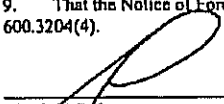
5. That in the processing the foreclosure for the above mortgage, Orlans Associates, P.C. mailed a written Notice to the borrower(s) pursuant to MCL 600.3205a(1) and (2).

6. That a form of the above Notice was also published in a qualified newspaper in the manner provided in MCL 600.3205a(4).

7. That neither the borrower(s) nor a housing counselor requested the authorized Designee to set up a meeting to modify the mortgage, within the required time period as set forth in MCL 600.3205a(1)(d).

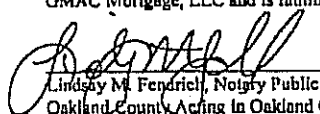
8. That more than 24 days passed since the written Notice was sent to the borrower(s), pursuant to MCL 600.3205a(1) and (2).

9. That the Notice of Foreclosure was not published until Orlans Associates, P.C. complied with MCL 600.3204(4).


Marshall R. Isaacs

Attorney for Deutsche Bank Trust Company America, on behalf of it's servicing agent GMAC Mortgage, LLC and is familiar with the facts set forth herein.

Subscribed and sworn to before me this Deutsche Bank Trust Company America, on behalf of it's servicing agent GMAC Mortgage, LLC and is familiar with the facts set forth herein.


Lindsay M. Fendrich, Notary Public
Oakland County Acting in Oakland County, Michigan
My Commission Expires: 07/16/2012
Date Dated: 09/16/09

Drafted by and when recorded return to:
Marshall R. Isaacs
Orlans Associates, P.C.
P.O. Box 5041
Troy, Michigan 48007-5401
(248) 502-1400 File Number: 530.1051

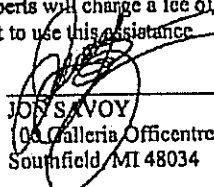
Dated: September 16, 2009


AFFIDAVIT OF PURCHASER

The Undersigned, being duly sworn, states as follows:

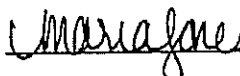
1. I, JON SAVOY, am authorized to submit this Affidavit of Purchaser. I have knowledge of the facts stated herein and am competent to testify concerning such facts regarding a foreclosure sale schedule for SEPTEMBER 18, 2009 with respect to certain real property (the "Property") commonly known as 38944 LOWELL COURT.
2. This affidavit may only be recorded and used by JON SAVOY in the event it is the successful purchaser of the property on SEPTEMBER 18, 2009. No other purchaser may utilize this affidavit.
3. The last date the Property may be redeemed is MARCH 18, 2010. ANY REDEEMING PARTY SHOULD NOTE THAT THIS DATE MAY CHANGE AS SET FORTH IN SUBSEQUENT AFFIDAVITS OR AS PROVIDED BY APPLICABLE LAW.
4. The amount necessary to redeem the Property is \$48,373.93, plus interest per diem rate of \$8.78 from the date of sale to the date of redemption, plus any additional amounts that may be added pursuant to MCLA S600.3240(4). ANY REDEEMING PARTY SHOULD NOTE THAT THIS AMOUNT MAY INCREASE to include amounts paid by your company here for taxes, amounts necessary to redeem senior liens, condominium assessments, homeowner association assessments, community association assessments, insurance premiums, or any other amounts as provided by MCLA S600.3240(4), as well as interest thereon at the interest rates specified in the mortgage from the date of payment to the date of redemption.
5. JON SAVOY has designated Ralph R. Roberts as its designee responsible to assist an appropriate person redeeming the Property in computing the exact amount required to redeem the Property and to receive redemption funds. If you choose to utilize this assistance, contact Ralph R. Roberts at ralphroberts25@gmail.com or by phone at 586-751-0000. Pursuant to statute, Ralph R. Roberts will charge a fee of \$250.00 (Two Hundred Fifty and 00/100 dollars) if you opt to use this assistance.

FURTHER DEPONENT SAYETH NOT.


 JON SAVOY
 100 Galleria Officentre, Suite 401
 Southfield, MI 48034

~~Attest~~ SIGNED AS SWORN TO 
~~Subscribed~~ before me in
 Macomb County, Michigan, on Oct 2 2009.

MARIA JONES
 Notary Public, Wayne County, MI
 Acting in Macomb County, MI
 My Commission Expires 3/30/2012


 _____, Notary Public
 State of Michigan, County of _____
 My commission expires on _____

Mortgagor(s): Voncile M. Smith

Drafted by & Return to: JON SAVOY, 100 Galleria Officentre, Suite 401, Southfield, MI 48034

REC'D MACOMB CO *10FEB25PM0319

REC'D FOR CORR. FEB 25 2010

REC'D MACOMB CO *10FEB26AM0942

20737
LIBER 20152 PAGE 537



02/26/2010 10:34:56 A.M.
MACOMB COUNTY, MI
CARHELLA SABAUGH, REGISTER OF DEEDS

**QUIT CLAIM DEED
STATUTORY FORM**

KNOW ALL MEN BY THESE PRESENTS: That Jon G. Savoy and Susan M. Savoy, husband and wife

whose address is 5461 Timber Bend Drive, Brighton, MI 48116

Quit Claim to 1836 Brys, LLC

whose address is 100 Galleria Officentre, Suite 401, Southfield, MI 48034

the following described premises situated in the City of Sterling Heights, County of Macomb and State of Michigan, to-wit:

\$FAIRFIELD VILLAGE SUB NO. 2 LOT 373

Commonly Known As: 38944 Lowell Court
Sterling Heights, MI 48310
Tax ID #: 10-20-127-027

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining,
for the sum of This instrument is exempt from State revenue tax under MCLA 207.526(a)
This instrument is exempt from County revenue tax under MCLA 207.505(a)
Consideration less than \$1.00

Dated this 23rd day of February, 2010

Signed in the presence of:

Signed by:

Jon G. Savoy

Susan M. Savoy

STATE OF MICHIGAN
COUNTY OF LIVINGSTON

The foregoing instrument was acknowledged before me this 23 day of February, 2010 by Jon G. Savoy and Susan M. Savoy, husband and wife

WARDAPET NOVAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF LIVINGSTON
MY COMMISSION EXPIRES Sep 10, 2012
ACTING IN COUNTY OF
LIVINGSTON

My Commission expires

Notary Public,
County, Michigan

County Treasurer's Certificate		City Treasurer's Certificate
When Recorded Return to: Jon G. Savoy 1836 Brys, LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Send Subsequent Tax Bills To: Jon G. Savoy 1836 Brys, LLC 100 Galleria Officentre, #401 Southfield, MI 48034	Drafted by: Jon G. Savoy Business Address: 100 Galleria Officentre, Suite 401 Southfield, MI 48034

Tax Parcel # 10-20-127-027	Recording Fee \$14.00	Revenue Stamps \$0.00
-------------------------------	--------------------------	--------------------------

REC'D MACOMB CO *10FEB25PM0319

RET'D. FOR CORR. FEB 25 2010

REC'D MACOMB CO *10FEB26AM0943

20743
LIBER 20152 PAGE 546



02/26/2010 10:36:12 A.M.
MACOMB COUNTY, MI
CARMELLA SABAUGH, REGISTER OF DEEDS

SEAL

ASSIGNMENT OF INTEREST IN SHERIFF'S DEED

JON G. SAVOY AND SUSAN M. SAVOY, husband and wife, whose address is 5461 Timber Bend Drive, Brighton, MI 48116 ("Assignor"), hereby assigns, transfers, quit claims, conveys, and sets aside to 1836 BRY'S, LLC, a Michigan Limited Liability Company, whose address is 100 Galleria Officentre, Suite 401, Southfield, MI 48034 ("Assignee"), without recourse, warranty or representation, express or implied, Assignor's right, title and interest as Grantee, in and to that certain Sheriff's Deed on Mortgage Sale dated September 18, 2009 and recorded on October 8, 2009 at Liber 19977 Page 0646 relating to the premises described on Exhibit A attached hereto. *Jon Savoy is the managing member of 1836 BRY'S, LLC JGS*

ASSIGNOR:

JON G. SAVOY AND SUSAN M. SAVOY

By:  _____
Jon G. Savoy

By:  _____
Susan M. Savoy

STATE OF MICHIGAN)
)SS
COUNTY OF Livingston)

The foregoing Assignment was acknowledged before me on February 23, 2010, by Jon G. Savoy and Susan M. Savoy, husband and wife.

MARGARET NOVAK
NOTARY PUBLIC, STATE OF MI
COUNTY OF GENESEE
MY COMMISSION EXPIRES SEP 10, 2012
ACTING IN COUNTY OF

Livingston



Notary Public, _____ County, Michigan
Acting in the County of _____
My Commission Expires: _____

EXHIBIT A
Legal Description

Land situated in the City of Sterling Heights, County of Macomb, Michigan, more particularly described as follows:

\$FAIRFIELD VILLAGE SUB NO. 2 LOT 373

ORIGINAL MORTGAGOR: Voncile Smith
TAX PARCEL ID NUMBER: 10-20-127-027
COMMONLY KNOWN AS: 38944 Lowell Court
This instrument is exempt from State revenue tax under MCLA 207.526(a)
This instrument is exempt from County revenue tax under MCLA 207.505(a)
Consideration less than \$1.00

Drafted by:
Jon G. Savoy
1836 Brys, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

When recorded return to:
Send Subsequent Tax Bills to:
Jon G. Savoy
1836 Brys, LLC
100 Galleria Officentre, Suite 401
Southfield, MI 48034

REC'D MACOMB CO *10JUL07PM0342



This is to certify that according to the County Treasurer's records there are no taxes here on this property and that the taxes are paid for five years prior to the date on this instrument except 20 No. 26360 TED B. WAHBY 80365
Macomb County Treasurer BY MB LIBER 20329 PAGE 184
This certification does not include current taxes now 07/12/2010 08:15:02 A.M.
being collected. Date 7-2-10 MACOMB COUNTY, MI SEAL
CARMELLA GABAUGH, REGISTER OF DEEDS

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That 1836 BRYs, LLC, A MICHIGAN LIMITED LIABILITY COMPANY

the address of which is 100 GALLERIA OFFICENTRE #401, SOUTHFIELD, MI 48034

Convey(s) and Warranty to ANJELA MOORE

whose address is 38944 LOWELL COURT, STERLING HEIGHTS, MI 48310
the following described premises situated in the City of Sterling Heights, County of Macomb,
and State of Michigan, to-wit:

Lot 373, Fairfield Village Subdivision No. 2, according to the plat thereof as
recorded in libber 67, pages 34 through 38, both inclusive of Plats, Macomb
County Records.

Parcel Identification No. 10-20-127-027

Commonly known as: 38944 LOWELL COURT, STERLING HEIGHTS, MI 48310
together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining for
the sum of ONE HUNDRED TWENTY-THREE THOUSAND TWO HUNDRED FIVE & 00/100, (\$123,205.00),
DOLLARS.

Subject to: the existing building and use restrictions, easements, and zoning ordinances,
if any, and taxes and assessments which constitute a lien, but are not yet due
and payable.

Dated this 28th day of June, 2010

Signed in the presence of:

Signed by:

1836 BRYs, LLC, A MICHIGAN LIMITED
LIABILITY COMPANY

By: JON G. SAVOY, MEMBER

By: _____



STATE OF MICHIGAN
COUNTY OF MACOMB

} ss.

The foregoing instrument was acknowledged before me this 28th day of June, 2010, by:
JON G. SAVOY, MEMBER ON BEHALF OF 1836 BRYs, LLC, A MICHIGAN LIMITED
LIABILITY COMPANY

Gloria L. Robbins
Notary Public, Oakland County, MI
Acting In MACOMB
My Commission Expires 1/11/2011

Gloria L. Robbins
Notary Public
County, Michigan

My Commission expires:

Acting in

County

County Treasurer's Certificate

City Treasurer's Certificate

When Recorded Return To: ANJELA MOORE, 38944 LOWELL COURT, STERLING HEIGHTS, MI 48310

Send Subsequent Tax Bills To: GRANTEE

Drafted by: RALPH R. ROBERTS, 12500 HALL RD STE. 300, STERLING HEIGHTS, MI 48310

Escrow Number EE115564/50599501

Recording Fee \$15.00

Revenue Stamps \$1,062.10